

Section 3

Workers Compensation Claims Statistics

The Kansas Workers Compensation Fund

The Workers Compensation Fund is a guaranty fund that operates as a payer of last resort for injured workers in the state of Kansas. The fund is administered by the Commissioner of Insurance through the Kansas Insurance Department, and makes workers compensation payments “[i]f an employer has no insurance to secure payment of compensation...and such employer is financially unable to pay compensation to an injured worker as required by the workers compensation act, or such employer cannot be located and required to pay such compensation.”¹ The Kansas Insurance Department has supplied data on the Workers Compensation Fund case load, expenditures, and receipts for FY 2001-FY 2006 (see tables 3-1, 3-2 and 3-3).

Table 3-1
Workers Compensation Fund Case Load Scheduled

	FY2006	FY2005	FY2004	FY2003	FY2002	FY2001
Total Number of Impleading	127	116	120	138	125	112
Total Number of Closed Cases	49	65	158	351	258	292

Source: Kansas Insurance Department

¹ K.S.A. 44-532a.

Table 3-2
Workers Compensation Fund
Expenditures Analysis

	FY 2006	Percent of Total	FY 2005	Percent of Total	FY 2004	Percent of Total	FY 2003	Percent of Total
Disability Compensation	\$1,663,575.37	36.16%	\$1,106,766.70	37.72%	\$1,051,121.55	28.76%	\$1,414,799.82	34.82%
Work Assessment	\$2,981.19	0.06%	\$5,305.28	0.18%	\$2,443.10	0.07%	\$2,060.36	0.05%
Medical	\$1,426,090.97	31.00%	\$721,849.03	24.60%	\$925,650.48	25.33%	\$777,662.31	19.14%
Reimbursement to Insurance Companies [K.S.A. 44-569(a) & K.S.A.44-569]; lump sum and medical may be included	\$902,792.46	19.62%	\$503,639.73	17.16%	\$1,031,498.41	28.23%	\$1,233,958.00	30.37%
Attorney Fees	\$301,517.21	6.55%	\$297,599.49	10.14%	\$351,528.86	9.62%	\$303,013.00	7.46%
Court Costs, Deposition, Medical Reports, etc.	\$45,284.24	0.98%	\$43,259.68	1.47%	\$34,445.19	0.94%	\$40,563.86	1.00%
Other Operating Expense	\$258,716.64	5.62%	\$256,078.68	8.73%	\$257,570.32	7.05%	\$291,146.83	7.17%
Total Expenditures	\$4,600,958.08	100.00%	\$2,934,498.59	100.00%	\$3,654,257.91	100.00%	\$4,063,204.18	100.00%

Source: Kansas Insurance Department

Table 3-3
Workers Compensation Fund
Receipts Analysis

	FY 2006	Percent of Total	FY 2005	Percent of Total	FY 2004	Percent of Total	FY 2003	Percent of Total
Assessment Receipts	\$1,002,540.02	12.98%	\$3,333,049.00	35.12%	\$3,790,122.12	39.50%	\$757,846.34	7.76%
Misc. Reimbursements	\$29,095.97	0.38%	\$62,906.49	0.66%	\$113,760.70	1.19%	\$96,972.98	0.99%
Fines & Penalties	\$179,013.56	2.32%	\$131,114.00	1.38%	\$68,712.80	0.72%	\$113,822.20	1.17%
Transfer to State General Fund		0.00%	\$17,355.00	0.18%	(\$76,894.00)	-0.80%	(\$4,000,915.00)	-40.99%
Operating Transfer In	\$10,579.50							
Total Receipts	\$1,210,649.55	15.68%	\$3,544,425.00	37.35%	(\$3,895,701.62)	40.61%	(\$3,032,273.48)	-31.07%
Previous Year Carryover Balance	\$6,511,405.78	84.32%	\$5,938,026.00	65.27%	\$5,692,099.97	59.33%	\$12,792,060.52	131.07%
Cancelled Checks		0.00%	\$7,965.29	0.08%	\$6,243.42	0.07%	\$37.64	0.00%
Total Funds Available	\$7,722,055.33	100.00%	\$9,490,417.16	100.00%	\$9,594,045.01	100.00%	\$9,759,824.68	100.00%

Source: Kansas Insurance Department

Table 3-4
Workers Compensation Insurance Experience

Year	Direct Premiums Written	Direct Premiums Earned	Direct Paid Losses	Direct Incurred Losses	Paid Losses to Premiums Written	Incurred Losses to Premiums Earned
1982	\$154,944,245	\$152,315,135	\$88,345,714	\$107,979,341	57.00	70.90
1983	\$147,137,981	\$148,669,330	\$96,289,968	\$115,282,150	65.40	77.50
1984	\$141,097,428	\$140,223,325	\$106,701,375	\$125,520,390	75.60	89.50
1985	\$172,985,620	\$170,955,138	\$120,755,675	\$147,438,366	69.80	86.20
1986	\$208,167,277	\$202,033,619	\$134,554,116	\$170,153,475	64.60	84.20
1987	\$223,674,161	\$222,846,661	\$147,885,631	\$195,885,084	66.10	87.90
1988	\$257,039,527	\$259,548,305	\$164,553,813	\$208,332,654	64.00	80.30
1989	\$264,102,264	\$263,386,009	\$184,857,801	\$239,142,874	70.00	90.80
1990	\$291,804,714	\$293,048,038	\$222,309,953	\$265,726,660	76.20	90.70
1991	\$341,012,872	\$337,125,586	\$243,751,957	\$321,497,577	71.50	95.40
1992	\$366,672,022	\$363,578,560	\$236,878,948	\$293,894,584	64.60	80.80
1993	\$367,030,245	\$365,646,558	\$220,091,021	\$231,228,324	60.00	63.20
1994	\$338,173,750	\$312,116,539	\$185,502,395	\$192,914,048	54.90	61.80
1995	\$312,745,351	\$322,205,785	\$159,776,412	\$139,528,898	51.10	43.30
1996	\$274,014,862	\$282,897,458	\$149,616,189	\$130,595,593	54.60	46.20
1997	\$261,121,536	\$261,895,503	\$145,248,549	\$134,603,154	55.60	51.60
1998	\$250,588,819	\$261,594,835	\$156,594,835	\$126,164,370	62.60	48.20
1999	\$251,341,523	\$252,545,287	\$170,144,109	\$179,376,781	67.70	71.00
2000	\$271,480,320	\$247,235,161	\$170,366,708	\$159,226,348	62.80	64.40
2001	\$291,575,463	\$269,386,691	\$190,426,537	\$237,335,832	65.31	88.10
2002	\$328,963,003	\$307,451,748	\$180,253,738	\$177,083,631	54.79	57.60
2003	\$341,421,177	\$324,780,102	\$173,028,718	\$205,767,268	50.68	63.36
2004	\$365,486,978	\$355,877,798	\$182,102,645	\$242,335,187	49.82	68.10
2005	\$382,491,997	\$383,363,217	\$190,105,677	\$238,674,442	49.70	62.26

Source: Kansas Insurance Department

Workers Compensation Insurance Experience

The Kansas Insurance Department reports that total direct paid losses by private insurance carriers² for calendar year 2005 were \$190,105,677 (see Table 3-4). However, total paid losses were still well below the 24-year peak of \$243,751,957 that occurred in 1991. In July 2006, the National Academy of Social Insurance released results of a comparative study on accident-year incurred losses versus calendar year benefits, by private insurance carriers and by state funds, in thirty-six states (including Kansas), over the 2000-2004 period.³ The cumulative change in accident incurred losses and in calendar year benefits paid were a 3.2 percent increase and a 4.8

² The totals in Table 3-4 does not include self-insured employers.

³ Ishita Sengupta, Virginia P. Reno and John F. Burton Jr., *Workers Compensation: Benefits, Coverage, and Costs*, 2004 (Washington D.C.: National Academy of Social Insurance, 2006); pp. 36-40.

percent increase, respectively (not controlled for inflation). In comparison to the other 35 states, Kansas accident year incurred losses for 2000-2004 increased by 52.1 percent. Calendar year benefits paid for Kansas for 2000-2004 increased by 6.9 percent. Kansas accident year incurred losses for 1997-2003 increased by 52.9 percent. Calendar year benefits paid for Kansas for 1997-2003 increased by 19.1 percent.

The Kansas Closed Claims Study (CCS)

The Workers Compensation Act requires that employers (or their insurers) submit a first report of injury to the division. Not every injury, however, results in a claim by the injured worker, for medical and/or indemnity compensation. Generally, the division becomes aware of a claim and obtains information that a given claim has closed, and about the costs and duration of that claim, through only two means. One occurs when a claim is litigated through the division's administrative law court system. The second occurs when a sample of insurers are required by Kansas statute to provide information to the division.

K.S.A. 44-557a(c) originally mandated that the Director of Workers Compensation “conduct studies of open and closed claims under the Workers Compensation Act” and seek advice in order to “make valid statistical conclusions as to the distributions of costs of workers compensation benefits.” It was expected that data collected for the division’s Open and Closed Claims Study would provide a foundation for meaningful statistical conclusions about costs and temporal characteristics of workers compensation claims in Kansas, and thus help identify trends in these claims characteristics. Due to the dynamic and continually evolving nature of medical and indemnity payments for open claims, no meaningful statistics on costs (including daily payments) could be reported, and in 2003, the Legislature altered the statute to no longer obligate the division to collect data and report on open claims.

The CCS study is done annually using the original study as a baseline for comparison of subsequent studies. The intent of this statutory mandate is to enable the division to provide the legislature with information that it can use to decide whether changes in provisions of the Workers Compensation Act are needed and, if so, to help formulate policy responses to identified problems.

The 2006 Closed Claims Study (CCS)

The fiscal-year 2006 Closed Claims Study marks the seventh consecutive year that the division has collected claims data directly from a stratified random sample of insurance carriers, self-insured organizations and group-funded pools, underwriting workers compensation in the state of Kansas (see Appendix A). The following section summarizes findings of the fiscal year 2006 CCS that used calendar year 2005 data.

Highlights of the 2006 Closed Claims Study

- The mean total indemnity cost was \$9,959.35 (see Table 3-5). However, the median total indemnity cost was \$4,000.00. This significant difference indicates that there were many claims with large indemnity payouts that skewed the mean indemnity costs higher than the median.
- The mean total medical cost was \$10,057.11 (see Table 3-5). Of this total, the mean hospital cost was \$6,097.44, the mean physicians cost was \$2,718.30 and the mean cost categorized as “other medical” was \$3,199.98. As with indemnity claims, the median claim total medical expense was only \$6,148.00, again indicating the presence of many large medical claims that skewed the mean total cost higher than the median.
- The median duration of a claim was 394 days (see Table 3-6).
- It took an average of 20 days following an accident for an insurer to be notified; however, for half the claims, notification took place within seven days. Insurers took an average of 110 days from the date disability began to make the first payment to the claimant; however, for half the claims, first payment took place within 18 days (see Table 3-6).
- Median medical recovery time was 205 days (see Table 3-5), and median time away from work was 28 days (see Table 3-6).

Table 3-5
2006 Closed Claims Study
Workers Compensation Claims in Kansas*

	Univariate Statistics							n
	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	
Total Cost of Claim (dollars)	20,016.46	560.88	11,164.00	26,904.65	3.66	20.76	134.41	2,301
Total Indemnity (dollars)	9,959.35	336.91	4,000.00	16,161.23	3.93	24.96	162.27	2,301
Total Medical (dollars)	10,057.11	281.61	6,148.00	13,508.48	3.89	25.37	134.32	2,301
Total Physician Costs (dollars)	2,718.30	71.81	1,667.00	3,335.88	3.39	17.92	122.72	2,158
Total Hospital Costs (dollars)	6,097.44	211.24	3,424.00	8,845.00	3.87	21.84	145.05	1,753
Total Other Medical (dollars)	3,199.88	114.32	1,432.00	5,108.71	4.65	35.73	159.65	1,997
Claim Duration (days)	555.24	33.25	394.00	1,594.92	41.40	1,885.81	287.25	2,301
Time Away from Work (days)	78.32	4.42	28.00	158.66	7.43	98.19	202.57	1,291
Medical Recovery (days)	334.70	8.90	205.00	405.50	3.95	27.15	121.15	2,074

Source: Kansas Division of Workers Compensation

* Claims that closed in 2005 with paid indemnity & medical

Table 3-6
2006 Closed Claims Study
Time Intervals*

	Claim Duration	Time Taken to Notify Insurer	Time Taken for Insurer to Issue First Payment	Time Away from Work
Mean	555	20	110	78
Median	394	7	18	28
Count	2,301	2,301	1,727	1,291
Max	73,321	2,384	4,589	2,971
Min	4	0	1	0

Source: Kansas Division of Workers Compensation

* All time intervals are in days.

- Twenty-nine percent of injured workers retained an attorney to handle their claim (see Table 3-7).
- For claims involving a claimant attorney, the median indemnity cost was \$10,810.00. In contrast, for claims not involving a claimant attorney, the median indemnity cost was only \$2,355.00 (see Table 3-7).
- For claims involving a claimant attorney, the median medical cost was \$10,278.00. In contrast, for claims not involving a claimant attorney, the median medical cost was only \$4,714.50 (see Table 3-7).
- For claims involving a claimant attorney, the median lump sum settlement was \$9,000.00. In contrast, for claims not involving a claimant attorney, the median lump sum settlement was only \$5,516.00 (see Table 3-7).
- It is important to note that these findings offer no statistical proof that involvement of an attorney results in greater indemnity or medical payments.

Table 3-7
2006 Closed Claims Study
Involvement of Claimant Attorney

	Count	Median Indemnity	Median Medical	Median Lump Sum*
Claimant Attorney Involved	669	\$10,810.00	\$10,278.00	\$9,000.00
No Claimant Attorney	1,632	\$2,355.00	\$4,714.50	\$5,516.00
All Cases	2,301	\$4,000.00	\$6,148.00	\$7,000.00

* Only 940 cases in the sample had lump sum settlements.

Source: Kansas Division of Workers Compensation

- The mean employer legal expense was \$1,755.16, for those 1,237 claims that reported such an expense (see Table 3-8). Meanwhile, the mean claimant legal expense was \$5,709.94, for those 105 claims that itemized expenses. The median costs for employer and claimant legal expenses were \$659.00 and \$2,222.00, respectively.

Table 3-8
2006 Closed Claims Study
Legal Expense Associated with Claim

	Employer Legal Expense	Claimant Legal Expense
Mean	\$1,755.16	\$5,709.94
Median	\$659.00	\$2,222.00
Count	1,237	105

Source: Kansas Division of Workers Compensation

- The most frequently injured body part(s) was the knee, followed by the lower back and shoulder(s) (see Table 3-9). In prior years, all specific part of body codes were aggregated into boarder “major body regions”. The division discontinued this practice as much specificity and clarify were lost in this rollup process. Regardless, the highest median indemnity (\$7,639.50) and median medical (\$11,928.50) costs were both seen in claims involving injury to the shoulders.
- The most frequent nature of injury was strain, followed by fracture and contusion (bruising) (see Table 3-9). The second most common injury was fractures, followed by contusions.
- The most frequent cause of injury was lifting, followed by strain and fall/slip/trip (see Table 3-9). However, those caused by repetitive motion had the highest mean indemnity cost (\$13,971.53), while falls, slips or trips had the highest mean medical cost (\$10,900.66).

Table 3-9
2006 Closed Claims Study
Claim Costs by Part of Body Injured, and Nature and Cause of Injury*

Part of Body Injured	Median Indemnity	Mean Indemnity	Median Medical	Mean Medical	n
Knee	\$3,503.50	\$6,400.95	\$7,823.00	\$9,112.98	332
Lower Back Area	\$5,000.00	\$14,723.29	\$3,422.00	\$10,925.43	312
Shoulder(s)	\$7,639.50	\$10,446.04	\$11,928.50	\$12,941.39	196
Multiple Body Parts	\$5,152.00	\$15,043.59	\$6,063.00	\$14,456.99	189
Finger(s)	\$2,276.00	\$4,546.00	\$3,922.50	\$6,309.91	150
Nature of Injury					
Strain	\$4,490.00	\$10,224.86	\$6,063.00	\$9,898.25	941
Fracture	\$4,114.00	\$9,996.43	\$5,902.00	\$11,335.49	282
Contusion	\$2,694.00	\$6,989.67	\$5,041.00	\$9,373.95	181
All other specific injuries, NOC**	\$5,206.00	\$13,153.26	\$7,839.00	\$11,220.01	151
Sprain	\$3,118.00	\$7,081.61	\$3,792.00	\$7,313.50	135
Cause of Injury					
Lifting	\$3,040.00	\$9,796.50	\$5,261.50	\$9,614.22	340
Strain or Injury by NOC	\$4,836.00	\$9,789.67	\$5,960.00	\$10,378.69	183
Fall, Slip or Trip, NOC	\$4,877.00	\$9,704.05	\$7,182.00	\$10,900.66	165
Repetitive Motion	\$9,324.50	\$13,971.53	\$7,266.00	\$9,378.50	130
Pushing or Pulling	\$5,400.00	\$12,045.05	\$6,937.00	\$9,422.10	119

Source: Kansas Division of Workers Compensation

* Top five part of body, nature, and cause of injury categories reported

** NOC = not otherwise classifiable

For detailed median cost data on part of body injured, cause of injury and nature of injury, see Tables 3-10, 3-11 and 3-12, respectively.

Table 3-10
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Head Injury		
N=6	Total Cost of Claim	\$1,592.50
	Total Indemnity	\$799.00
	Total Medical	\$978.50
	Total Hospital	\$642.00
	Total Physician	\$529.00
	Total Other Medical	\$221.00
	Claim Duration (days)	332.5
	Medical Recovery (days)	77.5
	Time Away from Work (days)	24.0
	Total Lump Sum Settlement	\$1,953.00
Skull		
N=10	Total Cost of Claim	\$11,088.50
	Total Indemnity	\$3,243.50
	Total Medical	\$5,528.50
	Total Hospital	\$2,938.50
	Total Physician	\$1,18.00
	Total Other Medical	\$1,54.00
	Claim Duration (days)	345.0
	Medical Recovery (days)	216.0
	Time Away from Work (days)	45.5
	Total Lump Sum Settlement	\$7,000.00
Brain		
N=1	Total Cost of Claim	\$2,276.00
	Total Indemnity	\$500.00
	Total Medical	\$1,776.00
	Total Hospital	\$709.00
	Total Physician	\$1,067.00
	Total Other Medical	
	Claim Duration (days)	733.0
	Medical Recovery (days)	
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Ear(s)		
N=2	Total Cost of Claim	\$18,389.00
	Total Indemnity	\$12,790.50
	Total Medical	\$5,598.50
	Total Hospital	\$9,467.00
	Total Physician	\$551.50
	Total Other Medical	\$313.50
	Claim Duration (days)	746.5
	Medical Recovery (days)	1,038.0
	Time Away from Work (days)	11.0
	Total Lump Sum Settlement	
Eye(s)		
N=8	Total Cost of Claim	\$7,136.00
	Total Indemnity	\$2,417.50
	Total Medical	\$2,266.50
	Total Hospital	\$10,054.00
	Total Physician	\$949.00
	Total Other Medical	\$573.50
	Claim Duration (days)	363.0
	Medical Recovery (days)	307.0
	Time Away from Work (days)	1.0
	Total Lump Sum Settlement	\$15,000.00
Nose		
N=7	Total Cost of Claim	\$17,652.00
	Total Indemnity	\$579.00
	Total Medical	\$17,203.00
	Total Hospital	\$11,470.00
	Total Physician	\$2,132.50
	Total Other Medical	\$1,246.00
	Claim Duration (days)	391.0
	Medical Recovery (days)	206.0
	Time Away from Work (days)	15.5
	Total Lump Sum Settlement	\$9,500.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Mouth		
N=3	Total Cost of Claim	\$4,639.00
	Total Indemnity	\$2,052.00
	Total Medical	\$3,378.00
	Total Hospital	\$783.00
	Total Physician	\$2,714.00
	Total Other Medical	\$364.00
	Claim Duration (days)	208.0
	Medical Recovery (days)	85.5
	Time Away from Work (days)	36.0
	Total Lump Sum Settlement	
Soft Tissue		
N=7	Total Cost of Claim	\$13,949.00
	Total Indemnity	\$4,291.00
	Total Medical	\$4,259.00
	Total Hospital	\$1,334.00
	Total Physician	\$1,569.00
	Total Other Medical	\$5,266.50
	Claim Duration (days)	459.0
	Medical Recovery (days)	268.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$3,441.50
Facial Bones		
N=6	Total Cost of Claim	\$12,313.50
	Total Indemnity	\$1,326.50
	Total Medical	\$9,606.00
	Total Hospital	\$6,516.00
	Total Physician	\$1,611.00
	Total Other Medical	627.0
	Claim Duration (days)	434.0
	Medical Recovery (days)	361.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Neck Injury		
N=13	Total Cost of Claim	\$26,800.00
	Total Indemnity	\$10,360.00
	Total Medical	\$17,938.00
	Total Hospital	\$9,976.50
	Total Physician	\$1,597.00
	Total Other Medical	\$1,710.00
	Claim Duration (days)	775.0
	Medical Recovery (days)	397.5
	Time Away from Work (days)	81.0
	Total Lump Sum Settlement	\$11,467.00
Vertebrae		
N=4	Total Cost of Claim	\$11,142.00
	Total Indemnity	\$4,402.50
	Total Medical	\$2,825.50
	Total Hospital	\$2,600.00
	Total Physician	\$823.00
	Total Other Medical	\$2,880.00
	Claim Duration (days)	680.5
	Medical Recovery (days)	264.0
	Time Away from Work (days)	140.0
	Total Lump Sum Settlement	\$1,169.50
Disc (Neck)		
N=11	Total Cost of Claim	\$50,300.00
	Total Indemnity	\$21,445.00
	Total Medical	\$27,044.00
	Total Hospital	\$22,023.50
	Total Physician	\$7,966.00
	Total Other Medical	\$3,982.00
	Claim Duration (days)	467.0
	Medical Recovery (days)	308.5
	Time Away from Work (days)	90.5
	Total Lump Sum Settlement	\$21,311.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Spinal Cord		
N=4	Total Cost of Claim	\$6,962.50
	Total Indemnity	\$1,584.00
	Total Medical	\$5,196.00
	Total Hospital	\$4,173.00
	Total Physician	\$1,316.00
	Total Other Medical	\$730.00
	Claim Duration (days)	234.5
	Medical Recovery (days)	117.0
	Time Away from Work (days)	44.0
	Total Lump Sum Settlement	
Soft Tissue		
N=5	Total Cost of Claim	\$8,987.00
	Total Indemnity	\$5,448.00
	Total Medical	\$5,355.00
	Total Hospital	\$1,250.00
	Total Physician	\$5,047.50
	Total Other Medical	\$3,768.00
	Claim Duration (days)	198.0
	Medical Recovery (days)	153.5
	Time Away from Work (days)	34.0
	Total Lump Sum Settlement	\$7,500.00
Multiple Upper Extremities		
N=88	Total Cost of Claim	\$20,103.00
	Total Indemnity	\$9,732.50
	Total Medical	\$8,481.50
	Total Hospital	\$3,814.00
	Total Physician	\$2,990.00
	Total Other Medical	\$2,577.00
	Claim Duration (days)	582.0
	Medical Recovery (days)	354.0
	Time Away from Work (days)	44.0
	Total Lump Sum Settlement	\$9,985.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Upper Arm		
N=71	Total Cost of Claim	\$19,369.00
	Total Indemnity	\$6,191.00
	Total Medical	\$9,451.00
	Total Hospital	\$5,658.50
	Total Physician	\$2,756.00
	Total Other Medical	\$1,597.50
	Claim Duration (days)	378.0
	Medical Recovery (days)	224.0
	Time Away from Work (days)	26.5
	Total Lump Sum Settlement	\$7,892.50
Elbow		
N=46	Total Cost of Claim	\$10,475.50
	Total Indemnity	\$3,294.00
	Total Medical	\$6,222.00
	Total Hospital	\$2,955.00
	Total Physician	\$1,404.00
	Total Other Medical	\$1,832.00
	Claim Duration (days)	375.0
	Medical Recovery (days)	236.0
	Time Away from Work (days)	35.0
	Total Lump Sum Settlement	\$4,196.50
Lower Arm		
N=36	Total Cost of Claim	\$17,760.50
	Total Indemnity	\$8,252.50
	Total Medical	\$8,334.00
	Total Hospital	\$4,196.00
	Total Physician	\$2,383.00
	Total Other Medical	\$1,724.00
	Claim Duration (days)	440.5
	Medical Recovery (days)	220.0
	Time Away from Work (days)	31.0
	Total Lump Sum Settlement	\$4,543.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Wrist		
N=124	Total Cost of Claim	\$10,141.50
	Total Indemnity	\$3,632.50
	Total Medical	\$5,538.00
	Total Hospital	\$2,967.00
	Total Physician	\$1,703.00
	Total Other Medical	\$1,437.00
	Claim Duration (days)	403.5
	Medical Recovery (days)	233.0
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$5,300.00
Hand		
N=93	Total Cost of Claim	\$10,809.00
	Total Indemnity	\$4,190.00
	Total Medical	\$4,809.00
	Total Hospital	\$1,777.00
	Total Physician	\$1,526.00
	Total Other Medical	\$1,160.00
	Claim Duration (days)	396.0
	Medical Recovery (days)	171.5
	Time Away from Work (days)	41.5
	Total Lump Sum Settlement	\$4,762.50
Finger(s)		
N=150	Total Cost of Claim	\$6,877.50
	Total Indemnity	\$2,276.00
	Total Medical	\$3,922.50
	Total Hospital	\$2,319.50
	Total Physician	\$1,672.00
	Total Other Medical	\$521.00
	Claim Duration (days)	297.5
	Medical Recovery (days)	132.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$2,763.50

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Thumb		
N=42	Total Cost of Claim	\$7,930.00
	Total Indemnity	\$1,624.00
	Total Medical	\$4,552.50
	Total Hospital	\$2,139.00
	Total Physician	\$1,280.00
	Total Other Medical	\$604.00
	Claim Duration (days)	279.0
	Medical Recovery (days)	141.5
	Time Away from Work (days)	22.0
	Total Lump Sum Settlement	\$2,006.50
Shoulder(s)		
N=196	Total Cost of Claim	\$21,121.00
	Total Indemnity	\$7,639.50
	Total Medical	\$11,928.50
	Total Hospital	\$5,733.50
	Total Physician	\$2,883.00
	Total Other Medical	\$3,053.50
	Claim Duration (days)	458.0
	Medical Recovery (days)	301.0
	Time Away from Work (days)	46.0
	Total Lump Sum Settlement	\$9,117.00
Wrist(s) and Hand(s)		
N=45	Total Cost of Claim	\$17,030.00
	Total Indemnity	\$9,891.00
	Total Medical	\$7,404.00
	Total Hospital	\$2,979.50
	Total Physician	\$2,601.00
	Total Other Medical	\$2,572.00
	Claim Duration (days)	532.0
	Medical Recovery (days)	345.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$11,776.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Trunk		
N=29	Total Cost of Claim	\$9,857.00
	Total Indemnity	\$4,150.00
	Total Medical	\$5,521.00
	Total Hospital	\$1,679.00
	Total Physician	\$1,514.00
	Total Other Medical	\$874.00
	Claim Duration (days)	315.0
	Medical Recovery (days)	184.0
	Time Away from Work (days)	8.0
	Total Lump Sum Settlement	\$9,086.00
Upper Back Area		
N=29	Total Cost of Claim	\$4,543.00
	Total Indemnity	\$1,796.00
	Total Medical	\$2,569.00
	Total Hospital	\$1,023.00
	Total Physician	\$701.50
	Total Other Medical	\$777.00
	Claim Duration (days)	245.0
	Medical Recovery (days)	187.0
	Time Away from Work (days)	22.0
	Total Lump Sum Settlement	\$9,048.50
Lower Back Area		
N=312	Total Cost of Claim	\$9,635.00
	Total Indemnity	\$5,000.00
	Total Medical	\$3,422.00
	Total Hospital	\$2,101.00
	Total Physician	\$1,094.00
	Total Other Medical	\$1,530.00
	Claim Duration (days)	430.5
	Medical Recovery (days)	207.0
	Time Away from Work (days)	26.0
	Total Lump Sum Settlement	\$10,918.50

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Disc (Trunk)		
N=4	Total Cost of Claim	\$59,342.00
	Total Indemnity	\$22,862.50
	Total Medical	\$30,372.00
	Total Hospital	\$10,478.00
	Total Physician	\$12,956.50
	Total Other Medical	\$7,567.50
	Claim Duration (days)	1,328.00
	Medical Recovery (days)	691.5
	Time Away from Work (days)	288.0
	Total Lump Sum Settlement	\$21,088.50
Chest		
N=25	Total Cost of Claim	\$3,642.00
	Total Indemnity	\$1,466.00
	Total Medical	\$1,077.00
	Total Hospital	\$653.00
	Total Physician	\$506.50
	Total Other Medical	\$459.00
	Claim Duration (days)	152.0
	Medical Recovery (days)	82.5
	Time Away from Work (days)	29.5
	Total Lump Sum Settlement	\$4,500.00
Sacrum and Coccyx		
N=1	Total Cost of Claim	\$6,041.00
	Total Indemnity	\$4,873.00
	Total Medical	\$1,168.00
	Total Hospital	\$612.00
	Total Physician	\$556.00
	Total Other Medical	
	Claim Duration (days)	734.0
	Medical Recovery (days)	
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
<hr/>		
Pelvis		
N=12	Total Cost of Claim	\$4,689.50
	Total Indemnity	\$2,259.00
	Total Medical	\$1,815.50
	Total Hospital	\$2,691.00
	Total Physician	\$1,252.00
	Total Other Medical	\$311.00
	Claim Duration (days)	201.0
	Medical Recovery (days)	97.0
	Time Away from Work (days)	36.5
	Total Lump Sum Settlement	\$25,280.50
<hr/>		
Spinal Cord		
N=1	Total Cost of Claim	\$53,962.00
	Total Indemnity	\$11,229.00
	Total Medical	\$42,697.00
	Total Hospital	\$24,467.00
	Total Physician	\$10,388.00
	Total Other Medical	\$7,842.00
	Claim Duration (days)	1,172.0
	Medical Recovery (days)	956.0
	Time Away from Work (days)	80.0
	Total Lump Sum Settlement	
<hr/>		
Internal Organs		
N=20	Total Cost of Claim	\$7,551.50
	Total Indemnity	\$1,921.00
	Total Medical	\$6,232.50
	Total Hospital	\$3,925.00
	Total Physician	\$1,420.00
	Total Other Medical	\$478.00
	Claim Duration (days)	249.0
	Medical Recovery (days)	185.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$8,964.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Lower Extremities		
N=35	Total Cost of Claim	\$17,048.00
	Total Indemnity	\$7,212.00
	Total Medical	\$9,953.00
	Total Hospital	\$5,399.50
	Total Physician	\$1,928.50
	Total Other Medical	\$2,439.50
	Claim Duration (days)	394.0
	Medical Recovery (days)	196.0
	Time Away from Work (days)	67.0
	Total Lump Sum Settlement	\$6,766.00
Hip		
N=24	Total Cost of Claim	\$12,212.50
	Total Indemnity	\$3,463.50
	Total Medical	\$8,026.50
	Total Hospital	\$3,291.50
	Total Physician	\$1,294.00
	Total Other Medical	\$1,991.00
	Claim Duration (days)	427.0
	Medical Recovery (days)	368.5
	Time Away from Work (days)	37.0
	Total Lump Sum Settlement	\$8,000.00
Upper Leg		
N=18	Total Cost of Claim	\$15,748.00
	Total Indemnity	\$4,150.00
	Total Medical	\$10,260.00
	Total Hospital	\$6,278.00
	Total Physician	\$1,773.00
	Total Other Medical	\$2,579.00
	Claim Duration (days)	498.5
	Medical Recovery (days)	222.0
	Time Away from Work (days)	23.0
	Total Lump Sum Settlement	\$14,854.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Knee		
N=332	Total Cost of Claim	\$12,123.00
	Total Indemnity	\$3,503.50
	Total Medical	\$7,823.00
	Total Hospital	\$4,095.00
	Total Physician	\$2,157.00
	Total Other Medical	\$1,418.00
	Claim Duration (days)	374.0
	Medical Recovery (days)	188.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$5,054.00
Lower Leg		
N=50	Total Cost of Claim	\$8,443.50
	Total Indemnity	\$2,911.00
	Total Medical	\$3,207.00
	Total Hospital	\$3,028.00
	Total Physician	\$1,510.00
	Total Other Medical	\$1,212.00
	Claim Duration (days)	369.0
	Medical Recovery (days)	232.0
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$8,750.00
Ankle		
N=89	Total Cost of Claim	\$6,999.00
	Total Indemnity	\$4,246.00
	Total Medical	\$2,715.00
	Total Hospital	\$1,641.50
	Total Physician	\$1,066.00
	Total Other Medical	\$965.00
	Claim Duration (days)	332.0
	Medical Recovery (days)	181.0
	Time Away from Work (days)	29.5
	Total Lump Sum Settlement	\$5,537.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Foot		
N=60	Total Cost of Claim	\$4,214.00
	Total Indemnity	\$2,206.00
	Total Medical	\$1,692.50
	Total Hospital	\$904.00
	Total Physician	\$893.00
	Total Other Medical	\$461.00
	Claim Duration (days)	329.0
	Medical Recovery (days)	157.0
	Time Away from Work (days)	32.0
	Total Lump Sum Settlement	\$5,620.00
Toes		
N=9	Total Cost of Claim	\$11,505.00
	Total Indemnity	\$4,400.00
	Total Medical	\$5,588.00
	Total Hospital	\$2,994.00
	Total Physician	\$1,917.00
	Total Other Medical	\$932.00
	Claim Duration (days)	336.0
	Medical Recovery (days)	206.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$3,626.50
Great Toe		
N=4	Total Cost of Claim	\$3,980.50
	Total Indemnity	\$778.00
	Total Medical	\$3,100.50
	Total Hospital	\$2,345.00
	Total Physician	\$772.00
	Total Other Medical	\$199.00
	Claim Duration (days)	392.5
	Medical Recovery (days)	88.0
	Time Away from Work (days)	13.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Lungs		
N=4	Total Cost of Claim	\$12,810.00
	Total Indemnity	\$3,599.50
	Total Medical	\$3,769.00
	Total Hospital	\$235.00
	Total Physician	\$2,396.00
	Total Other Medical	\$1,729.00
	Claim Duration (days)	1,956.0
	Medical Recovery (days)	867.5
	Time Away from Work (days)	27.0
	Total Lump Sum Settlement	\$45,000.00
Abdomen		
N=50	Total Cost of Claim	\$7,399.50
	Total Indemnity	\$1,567.50
	Total Medical	\$5,082.00
	Total Hospital	\$4,254.00
	Total Physician	\$1,342.00
	Total Other Medical	\$526.00
	Claim Duration (days)	203.0
	Medical Recovery (days)	158.0
	Time Away from Work (days)	29.0
	Total Lump Sum Settlement	\$12,427.00
Buttocks		
N=5	Total Cost of Claim	\$3,910.00
	Total Indemnity	\$3,143.00
	Total Medical	\$767.00
	Total Hospital	\$4,358.00
	Total Physician	\$672.00
	Total Other Medical	\$3,478.50
	Claim Duration (days)	119.0
	Medical Recovery (days)	213.5
	Time Away from Work (days)	144.0
	Total Lump Sum Settlement	\$25,000.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Sacral Vertebrae (Vertebra NOC Trunk)		
N=4	Total Cost of Claim	\$11,618.50
	Total Indemnity	\$4,993.00
	Total Medical	\$6,625.50
	Total Hospital	\$1,583.00
	Total Physician	\$1,007.00
	Total Other Medical	\$1,223.00
	Claim Duration (days)	205.5
	Medical Recovery (days)	135.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$5,956.00
Multiple Body Parts (including Body Systems and Body Parts)		
N=189	Total Cost of Claim	\$15,457.00
	Total Indemnity	\$5,152.00
	Total Medical	\$6,063.00
	Total Hospital	\$3,272.00
	Total Physician	\$1,650.50
	Total Other Medical	\$2,370.50
	Claim Duration (days)	480.0
	Medical Recovery (days)	278.0
	Time Away from Work (days)	19.5
	Total Lump Sum Settlement	\$13,862.00
Body Systems and Multiple Body Systems		
N=5	Total Cost of Claim	\$18,023.00
	Total Indemnity	\$7,796.00
	Total Medical	\$12,173.00
	Total Hospital	\$6,003.50
	Total Physician	\$2,718.50
	Total Other Medical	\$5,007.50
	Claim Duration (days)	329.0
	Medical Recovery (days)	278.5
	Time Away from Work (days)	222.0
	Total Lump Sum Settlement	\$25,000.00

Source: Kansas Division of Workers Compensation

Table 3-11
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Chemicals		
N=7	Total Cost of Claim	\$4,244.00
	Total Indemnity	\$2,579.00
	Total Medical	\$1,665.00
	Total Hospital	\$1,387.00
	Total Physician	\$1,186.50
	Total Other Medical	\$318.00
	Claim Duration (days)	342.0
	Medical Recovery (days)	147.0
	Time Away from Work (days)	62.0
	Total Lump Sum Settlement	\$9,767.00
Hot Objects or Substances		
N=3	Total Cost of Claim	\$30,100.00
	Total Indemnity	\$16,565.00
	Total Medical	\$13,535.00
	Total Hospital	\$45,288.00
	Total Physician	\$6,840.50
	Total Other Medical	\$3,932.00
	Claim Duration (days)	1,500.0
	Medical Recovery (days)	2,318.0
	Time Away from Work (days)	46.0
	Total Lump Sum Settlement	\$13,500.00
Temperature Extremes		
N=1	Total Cost of Claim	\$1,905.00
	Total Indemnity	\$726.00
	Total Medical	\$1,179.00
	Total Hospital	\$1,170.00
	Total Physician	
	Total Other Medical	\$9.00
	Claim Duration (days)	384.0
	Medical Recovery (days)	63.0
	Time Away from Work (days)	12.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Fire or Flame		
N=3	Total Cost of Claim	\$11,914.00
	Total Indemnity	\$5,981.00
	Total Medical	\$5,933.00
	Total Hospital	\$6,130.00
	Total Physician	\$921.00
	Total Other Medical	\$2,024.00
	Claim Duration (days)	238.0
	Medical Recovery (days)	21.0
	Time Away from Work (days)	31.5
	Total Lump Sum Settlement	\$10,000.00
Steams or Hot Fluids		
N=4	Total Cost of Claim	\$812.50
	Total Indemnity	\$516.00
	Total Medical	\$318.50
	Total Hospital	\$9,288.00
	Total Physician	\$249.00
	Total Other Medical	\$2,416.00
	Claim Duration (days)	97.0
	Medical Recovery (days)	97.0
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$16,354.00
Dust, Gases, Fumes or Vapors		
N=3	Total Cost of Claim	\$4,348.00
	Total Indemnity	\$2,441.00
	Total Medical	\$2,008.00
	Total Hospital	\$235.00
	Total Physician	\$1,602.00
	Total Other Medical	\$314.00
	Claim Duration (days)	728.0
	Medical Recovery (days)	117.0
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$4,563.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Welding Operation		
N=2	Total Cost of Claim	\$25,163.50
	Total Indemnity	\$7,102.50
	Total Medical	\$18,061.00
	Total Hospital	\$26,893.00
	Total Physician	\$4,022.00
	Total Other Medical	\$1,185.00
	Claim Duration (days)	265.0
	Medical Recovery (days)	196.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$13,000.00
Contact with, NOC		
N=11	Total Cost of Claim	\$12,149.00
	Total Indemnity	\$2,766.00
	Total Medical	\$10,578.00
	Total Hospital	\$8,542.00
	Total Physician	\$2,115.50
	Total Other Medical	\$832.00
	Claim Duration (days)	306.0
	Medical Recovery (days)	128.0
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$55,000.00
Machine or Machinery		
N=43	Total Cost of Claim	\$8,526.00
	Total Indemnity	\$2,700.00
	Total Medical	\$4,954.00
	Total Hospital	\$2,965.00
	Total Physician	\$1,750.00
	Total Other Medical	\$464.00
	Claim Duration (days)	275.0
	Medical Recovery (days)	133.0
	Time Away from Work (days)	14.5
	Total Lump Sum Settlement	\$4,223.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Object Handled		
N=22	Total Cost of Claim	\$10,430.00
	Total Indemnity	\$2,650.00
	Total Medical	\$5,183.50
	Total Hospital	\$3,822.50
	Total Physician	\$1,660.50
	Total Other Medical	\$541.00
	Claim Duration (days)	301.0
	Medical Recovery (days)	132.0
	Time Away from Work (days)	8.5
	Total Lump Sum Settlement	\$7,024.00
Caught In, Under or Between, NOC		
N=37	Total Cost of Claim	\$9,595.00
	Total Indemnity	\$4,374.00
	Total Medical	\$5,418.00
	Total Hospital	\$2,199.00
	Total Physician	\$1,553.00
	Total Other Medical	\$1,429.00
	Claim Duration (days)	435.0
	Medical Recovery (days)	182.5
	Time Away from Work (days)	42.0
	Total Lump Sum Settlement	\$6,702.00
Broken Glass		
N=2	Total Cost of Claim	\$22,597.00
	Total Indemnity	\$8,971.50
	Total Medical	\$13,625.50
	Total Hospital	\$6,089.50
	Total Physician	\$2,920.00
	Total Other Medical	\$4,616.00
	Claim Duration (days)	1,410.0
	Medical Recovery (days)	665.5
	Time Away from Work (days)	15.0
	Total Lump Sum Settlement	\$7,517.50

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Hand Tool, Utensil; Not Powered		
N=12	Total Cost of Claim	\$6,823.50
	Total Indemnity	\$3,337.00
	Total Medical	\$3,746.00
	Total Hospital	\$1,505.50
	Total Physician	\$1,252.00
	Total Other Medical	\$496.00
	Claim Duration (days)	287.0
	Medical Recovery (days)	118.5
	Time Away from Work (days)	24.5
	Total Lump Sum Settlement	\$3,100.00
Object Being Lifted or Handled (Cut, Puncture, Scrape Injured By)		
N=24	Total Cost of Claim	\$7,985.00
	Total Indemnity	\$1,942.00
	Total Medical	\$6,269.50
	Total Hospital	\$4,055.50
	Total Physician	\$1,790.00
	Total Other Medical	\$645.00
	Claim Duration (days)	292.0
	Medical Recovery (days)	149.0
	Time Away from Work (days)	39.5
	Total Lump Sum Settlement	\$5,504.00
Powered Hand Tool Appliance		
N=28	Total Cost of Claim	\$8,459.50
	Total Indemnity	\$2,612.50
	Total Medical	\$4,223.50
	Total Hospital	\$1,747.00
	Total Physician	\$1,829.00
	Total Other Medical	\$710.00
	Claim Duration (days)	342.5
	Medical Recovery (days)	90.0
	Time Away from Work (days)	11.0
	Total Lump Sum Settlement	\$2,659.50

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Cut, Puncture, Scrape, NOC		
N=22	Total Cost of Claim	\$5,754.00
	Total Indemnity	\$864.50
	Total Medical	\$2,895.00
	Total Hospital	\$2,244.50
	Total Physician	\$1,079.50
	Total Other Medical	\$286.00
	Claim Duration (days)	270.0
	Medical Recovery (days)	141.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$3,341.50
From Different Level (Elevation)		
N=92	Total Cost of Claim	\$12,834.00
	Total Indemnity	\$5,103.00
	Total Medical	\$7,660.00
	Total Hospital	\$5,171.00
	Total Physician	\$1,601.00
	Total Other Medical	\$2,337.50
	Claim Duration (days)	379.5
	Medical Recovery (days)	239.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$8,767.00
From Ladder or Scaffolding		
N=63	Total Cost of Claim	\$21,041.00
	Total Indemnity	\$6,738.00
	Total Medical	\$13,230.00
	Total Hospital	\$7,505.50
	Total Physician	\$2,292.50
	Total Other Medical	\$1,997.00
	Claim Duration (days)	392.0
	Medical Recovery (days)	210.0
	Time Away from Work (days)	80.5
	Total Lump Sum Settlement	\$9,941.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> From Liquid or Grease Spills <hr/>		
N=53	Total Cost of Claim	\$8,118.00
	Total Indemnity	\$3,075.00
	Total Medical	\$4,679.00
	Total Hospital	\$2,122.00
	Total Physician	\$1,635.00
	Total Other Medical	\$1,938.50
	Claim Duration (days)	498.0
	Medical Recovery (days)	264.5
	Time Away from Work (days)	32.0
	Total Lump Sum Settlement	\$6,000.00
<hr/> Into Openings <hr/>		
N=12	Total Cost of Claim	\$17,844.00
	Total Indemnity	\$4,552.50
	Total Medical	\$13,606.00
	Total Hospital	\$8,040.00
	Total Physician	\$4,238.50
	Total Other Medical	\$2,323.00
	Claim Duration (days)	485.5
	Medical Recovery (days)	280.0
	Time Away from Work (days)	44.5
	Total Lump Sum Settlement	\$8,500.00
<hr/> On Same Level <hr/>		
N=101	Total Cost of Claim	\$12,383.00
	Total Indemnity	\$4,656.00
	Total Medical	\$6,633.00
	Total Hospital	\$2,691.00
	Total Physician	\$1,182.00
	Total Other Medical	\$1,883.00
	Claim Duration (days)	394.0
	Medical Recovery (days)	225.0
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$5,304.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> Slipped, Did Not Fall <hr/>		
N=22	Total Cost of Claim	\$12,195.00
	Total Indemnity	\$2,189.00
	Total Medical	\$8,814.50
	Total Hospital	\$4,168.50
	Total Physician	\$3,036.00
	Total Other Medical	\$1,569.00
	Claim Duration (days)	300.0
	Medical Recovery (days)	198.0
	Time Away from Work (days)	26.5
	Total Lump Sum Settlement	\$9,196.00
<hr/> Fall, Slip or Trip, NOC <hr/>		
N=165	Total Cost of Claim	\$13,050.00
	Total Indemnity	\$4,877.00
	Total Medical	\$7,182.00
	Total Hospital	\$3,803.50
	Total Physician	\$1,520.00
	Total Other Medical	\$1,736.00
	Claim Duration (days)	450.0
	Medical Recovery (days)	264.0
	Time Away from Work (days)	32.0
	Total Lump Sum Settlement	\$6,810.00
<hr/> On Ice or Snow <hr/>		
N=53	Total Cost of Claim	\$11,657.00
	Total Indemnity	\$4,277.00
	Total Medical	\$5,948.00
	Total Hospital	\$4,018.00
	Total Physician	\$1,707.50
	Total Other Medical	\$730.00
	Claim Duration (days)	442.0
	Medical Recovery (days)	175.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$4,591.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
On Stairs		
N=35	Total Cost of Claim	\$12,080.00
	Total Indemnity	\$4,147.00
	Total Medical	\$8,538.00
	Total Hospital	\$3,006.00
	Total Physician	\$1,744.00
	Total Other Medical	\$2,313.00
	Claim Duration (days)	458.0
	Medical Recovery (days)	215.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$13,409.50
Collision or Sideswipe With Another Vehicle		
N=27	Total Cost of Claim	\$13,944.00
	Total Indemnity	\$4,048.00
	Total Medical	\$9,104.00
	Total Hospital	\$4,805.00
	Total Physician	\$1,168.00
	Total Other Medical	\$2,274.00
	Claim Duration (days)	382.0
	Medical Recovery (days)	205.0
	Time Away from Work (days)	39.0
	Total Lump Sum Settlement	\$8,964.00
Collision with a Fixed Object		
N=1	Total Cost of Claim	\$12,478.00
	Total Indemnity	\$9,153.00
	Total Medical	\$3,325.00
	Total Hospital	
	Total Physician	\$1,484.00
	Total Other Medical	\$1,841.00
	Claim Duration (days)	1,389.0
	Medical Recovery (days)	630.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$9,153.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Vehicle Upset		
N=7	Total Cost of Claim	\$30,462.00
	Total Indemnity	\$26,632.00
	Total Medical	\$16,751.00
	Total Hospital	\$8,570.00
	Total Physician	\$3,630.00
	Total Other Medical	\$4,045.00
	Claim Duration (days)	588.0
	Medical Recovery (days)	339.5
	Time Away from Work (days)	74.5
	Total Lump Sum Settlement	\$17,148.50
Motor Vehicle, NOC		
N=16	Total Cost of Claim	\$21,544.50
	Total Indemnity	\$11,599.00
	Total Medical	\$6,794.50
	Total Hospital	\$2,615.50
	Total Physician	\$2,320.00
	Total Other Medical	\$1,823.00
	Claim Duration (days)	458.5
	Medical Recovery (days)	186.0
	Time Away from Work (days)	21.0
	Total Lump Sum Settlement	\$11,126.00
Twisting		
N=91	Total Cost of Claim	\$10,391.00
	Total Indemnity	\$3,386.00
	Total Medical	\$6,440.00
	Total Hospital	\$3,372.00
	Total Physician	\$1,979.50
	Total Other Medical	\$1,090.00
	Claim Duration (days)	328.0
	Medical Recovery (days)	155.5
	Time Away from Work (days)	33.0
	Total Lump Sum Settlement	\$6,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Jumping		
N=14	Total Cost of Claim	\$11,967.00
	Total Indemnity	\$3,037.50
	Total Medical	\$5,077.00
	Total Hospital	\$4,620.50
	Total Physician	\$1,484.00
	Total Other Medical	\$1,408.00
	Claim Duration (days)	296.5
	Medical Recovery (days)	245.0
	Time Away from Work (days)	23.0
	Total Lump Sum Settlement	\$2,832.50
Holding or Carrying		
N=35	Total Cost of Claim	\$11,189.00
	Total Indemnity	\$5,000.00
	Total Medical	\$8,173.00
	Total Hospital	\$2,778.00
	Total Physician	\$2,240.00
	Total Other Medical	\$2,328.00
	Claim Duration (days)	463.0
	Medical Recovery (days)	373.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$4,759.50
Lifting		
N=340	Total Cost of Claim	\$9,499.00
	Total Indemnity	\$3,040.00
	Total Medical	\$5,261.50
	Total Hospital	\$3,060.50
	Total Physician	\$1,548.00
	Total Other Medical	\$1,440.00
	Claim Duration (days)	396.0
	Medical Recovery (days)	211.5
	Time Away from Work (days)	33.0
	Total Lump Sum Settlement	\$9,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Pushing or Pulling		
N=119	Total Cost of Claim	\$13,632.00
	Total Indemnity	\$5,400.00
	Total Medical	\$6,937.00
	Total Hospital	\$4,006.50
	Total Physician	\$1,818.00
	Total Other Medical	\$1,740.50
	Claim Duration (days)	431.0
	Medical Recovery (days)	235.0
	Time Away from Work (days)	37.0
	Total Lump Sum Settlement	\$8,877.00
Reaching		
N=22	Total Cost of Claim	\$11,222.50
	Total Indemnity	\$3,368.00
	Total Medical	\$6,374.50
	Total Hospital	\$3,795.00
	Total Physician	\$2,664.50
	Total Other Medical	\$2,017.00
	Claim Duration (days)	391.5
	Medical Recovery (days)	171.0
	Time Away from Work (days)	18.0
	Total Lump Sum Settlement	\$8,000.00
Using Tool or Machinery		
N=18	Total Cost of Claim	\$10,978.50
	Total Indemnity	\$2,697.00
	Total Medical	\$7,125.00
	Total Hospital	\$4,855.00
	Total Physician	\$1,907.00
	Total Other Medical	\$1,326.00
	Claim Duration (days)	452.0
	Medical Recovery (days)	310.0
	Time Away from Work (days)	21.5
	Total Lump Sum Settlement	\$10,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Strain or Injury by NOC		
N=183	Total Cost of Claim	\$11,831.00
	Total Indemnity	\$4,836.00
	Total Medical	\$5,960.00
	Total Hospital	\$3,811.00
	Total Physician	\$1,584.00
	Total Other Medical	\$1,335.00
	Claim Duration (days)	423.0
	Medical Recovery (days)	217.0
	Time Away from Work (days)	21.0
	Total Lump Sum Settlement	\$6,628.50
Welding or Throwing		
N=4	Total Cost of Claim	\$18,433.00
	Total Indemnity	\$4,747.00
	Total Medical	\$13,686.00
	Total Hospital	\$6,455.50
	Total Physician	\$4,717.50
	Total Other Medical	\$119.00
	Claim Duration (days)	424.0
	Medical Recovery (days)	218.0
	Time Away from Work (days)	24.0
	Total Lump Sum Settlement	\$18,634.00
Object being Lifted or Handled (Striking Against or Stepping On)		
N=14	Total Cost of Claim	\$6,841.50
	Total Indemnity	\$2,004.50
	Total Medical	\$4,178.00
	Total Hospital	\$4,368.50
	Total Physician	\$1,395.00
	Total Other Medical	\$2,135.00
	Claim Duration (days)	238.5
	Medical Recovery (days)	120.0
	Time Away from Work (days)	35.0
	Total Lump Sum Settlement	\$8,125.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Stationary Object		
N=36	Total Cost of Claim	\$9,021.00
	Total Indemnity	\$3,100.00
	Total Medical	\$6,111.50
	Total Hospital	\$4,309.00
	Total Physician	\$1,945.50
	Total Other Medical	\$1,283.00
	Claim Duration (days)	455.5
	Medical Recovery (days)	237.0
	Time Away from Work (days)	43.0
	Total Lump Sum Settlement	\$3,411.50
Striking Against or Stepping On, NOC		
N=30	Total Cost of Claim	\$11,135.00
	Total Indemnity	\$3,167.00
	Total Medical	\$5,173.00
	Total Hospital	\$2,122.50
	Total Physician	\$1,549.00
	Total Other Medical	\$1,036.00
	Claim Duration (days)	312.5
	Medical Recovery (days)	119.0
	Time Away from Work (days)	21.0
	Total Lump Sum Settlement	\$4,753.50
Fellow Worker; Patient		
N=40	Total Cost of Claim	\$4,697.00
	Total Indemnity	\$1,179.50
	Total Medical	\$2,031.50
	Total Hospital	\$1,735.00
	Total Physician	\$708.50
	Total Other Medical	\$475.00
	Claim Duration (days)	225.5
	Medical Recovery (days)	135.0
	Time Away from Work (days)	19.5
	Total Lump Sum Settlement	\$5,511.50

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Falling or Flying Object		
N=76	Total Cost of Claim	\$6,735.00
	Total Indemnity	\$2,935.00
	Total Medical	\$3,231.50
	Total Hospital	\$1,573.50
	Total Physician	\$1,190.50
	Total Other Medical	\$767.00
	Claim Duration (days)	350.0
	Medical Recovery (days)	205.0
	Time Away from Work (days)	34.5
	Total Lump Sum Settlement	\$5,795.00
Hand Tool or Machine in Use		
N=17	Total Cost of Claim	\$10,045.00
	Total Indemnity	\$1,500.00
	Total Medical	\$4,924.00
	Total Hospital	\$8,519.00
	Total Physician	\$2,078.50
	Total Other Medical	\$553.00
	Claim Duration (days)	290.0
	Medical Recovery (days)	127.0
	Time Away from Work (days)	20.0
	Total Lump Sum Settlement	\$2,236.50
Motor Vehicle		
N=6	Total Cost of Claim	\$10,855.50
	Total Indemnity	\$4,824.00
	Total Medical	\$5,873.50
	Total Hospital	\$1,947.50
	Total Physician	\$1,417.00
	Total Other Medical	\$2,075.50
	Claim Duration (days)	275.5
	Medical Recovery (days)	89.5
	Time Away from Work (days)	25.0
	Total Lump Sum Settlement	\$7,810.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Moving Parts of Machine		
N=2	Total Cost of Claim	\$96,117.00
	Total Indemnity	\$37,861.00
	Total Medical	\$58,256.00
	Total Hospital	\$28,066.50
	Total Physician	\$4,370.00
	Total Other Medical	\$25,819.00
	Claim Duration (days)	\$1,010.50
	Medical Recovery (days)	905.0
	Time Away from Work (days)	201.0
	Total Lump Sum Settlement	\$25,930.50
Object Being Lifted or Handled (Struck By)		
N=41	Total Cost of Claim	\$6,577.00
	Total Indemnity	\$2,152.00
	Total Medical	\$5,222.00
	Total Hospital	\$3,158.00
	Total Physician	\$1,242.50
	Total Other Medical	\$1,099.00
	Claim Duration (days)	296.0
	Medical Recovery (days)	175.0
	Time Away from Work (days)	19.0
	Total Lump Sum Settlement	\$3,370.00
Object Handled by Others		
N=8	Total Cost of Claim	\$8,709.50
	Total Indemnity	\$3,024.50
	Total Medical	\$4,856.50
	Total Hospital	\$4,471.00
	Total Physician	\$887.00
	Total Other Medical	\$709.00
	Claim Duration (days)	382.0
	Medical Recovery (days)	178.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$2,829.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Struck or Injured, NOC		
N=28	Total Cost of Claim	\$13,018.00
	Total Indemnity	\$4,037.50
	Total Medical	\$8,186.00
	Total Hospital	\$5,066.00
	Total Physician	\$1,900.50
	Total Other Medical	\$1,471.00
	Claim Duration (days)	357.0
	Medical Recovery (days)	184.0
	Time Away from Work (days)	25.0
	Total Lump Sum Settlement	\$2,100.00
Absorption, Ingestion or Inhalation, NOC		
N=4	Total Cost of Claim	\$48,111.50
	Total Indemnity	\$34,962.50
	Total Medical	\$14,688.00
	Total Hospital	\$10,012.00
	Total Physician	\$5,438.50
	Total Other Medical	\$3,670.50
	Claim Duration (days)	1,377.0
	Medical Recovery (days)	1,011.5
	Time Away from Work (days)	128.0
	Total Lump Sum Settlement	\$25,000.00
Electrical Current		
N=2	Total Cost of Claim	\$25,011.00
	Total Indemnity	\$5,104.00
	Total Medical	\$19,907.00
	Total Hospital	\$23,617.00
	Total Physician	\$1,576.50
	Total Other Medical	\$6,522.00
	Claim Duration (days)	625.5
	Medical Recovery (days)	360.5
	Time Away from Work (days)	47.5
	Total Lump Sum Settlement	\$6,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Animal or Insect		
N=12	Total Cost of Claim	\$3,960.50
	Total Indemnity	\$566.00
	Total Medical	\$3,160.00
	Total Hospital	\$1,583.00
	Total Physician	\$1,143.00
	Total Other Medical	\$476.50
	Claim Duration (days)	132.0
	Medical Recovery (days)	119.0
	Time Away from Work (days)	15.0
	Total Lump Sum Settlement	\$9,409.00
Explosion or Flare Back		
N=1	Total Cost of Claim	\$155,223.00
	Total Indemnity	\$97,740.00
	Total Medical	\$57,483.00
	Total Hospital	\$2,700.00
	Total Physician	\$9,256.00
	Total Other Medical	\$45,527.00
	Claim Duration (days)	820.0
	Medical Recovery (days)	350.0
	Time Away from Work (days)	349.0
	Total Lump Sum Settlement	\$75,000.00
Foreign Matter (Body) in Eye(s)		
N=5	Total Cost of Claim	\$3,562.00
	Total Indemnity	\$2,335.00
	Total Medical	\$325.00
	Total Hospital	\$15,579.00
	Total Physician	\$1,656.50
	Total Other Medical	\$208.00
	Claim Duration (days)	138.0
	Medical Recovery (days)	41.0
	Time Away from Work (days)	4.0
	Total Lump Sum Settlement	\$30,832.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Person in Act of a Crime		
N=2	Total Cost of Claim	\$14,762.00
	Total Indemnity	\$11,096.00
	Total Medical	\$3,666.00
	Total Hospital	\$1,492.50
	Total Physician	\$1,676.50
	Total Other Medical	\$497.00
	Claim Duration (days)	1,512.0
	Medical Recovery (days)	340.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$11,096.00
Other Than Physical Cause of Injury		
N=2	Total Cost of Claim	\$34,125.50
	Total Indemnity	\$29,452.50
	Total Medical	\$4,673.00
	Total Hospital	\$240.00
	Total Physician	\$544.50
	Total Other Medical	\$1,121.00
	Claim Duration (days)	290.0
	Medical Recovery (days)	258.0
	Time Away from Work (days)	9.0
	Total Lump Sum Settlement	
Repetitive Motion (Rubbed or Abraded By)		
N=15	Total Cost of Claim	\$16,697.00
	Total Indemnity	\$10,111.00
	Total Medical	\$6,629.00
	Total Hospital	\$2,765.00
	Total Physician	\$1,641.00
	Total Other Medical	\$2,553.00
	Claim Duration (days)	461.0
	Medical Recovery (days)	351.0
	Time Away from Work (days)	6.0
	Total Lump Sum Settlement	\$10,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Rubbed or Abraded, NOC		
N=2	Total Cost of Claim	\$4,880.50
	Total Indemnity	\$466.00
	Total Medical	\$4,414.50
	Total Hospital	\$6,390.00
	Total Physician	\$1,090.00
	Total Other Medical	\$674.50
	Claim Duration (days)	134.0
	Medical Recovery (days)	106.0
	Time Away from Work (days)	15.5
	Total Lump Sum Settlement	
Repetitive Motion (Strain or Injury By)		
N=130	Total Cost of Claim	\$17,110.50
	Total Indemnity	\$9,324.50
	Total Medical	\$7,266.00
	Total Hospital	\$3,399.50
	Total Physician	\$2,596.50
	Total Other Medical	\$2,453.00
	Claim Duration (days)	472.5
	Medical Recovery (days)	262.0
	Time Away from Work (days)	25.0
	Total Lump Sum Settlement	\$9,690.50
Cumulative, NOC		
N=48	Total Cost of Claim	\$14,830.00
	Total Indemnity	\$6,400.50
	Total Medical	\$8,954.00
	Total Hospital	\$4,113.00
	Total Physician	\$2,246.00
	Total Other Medical	\$2,505.50
	Claim Duration (days)	453.0
	Medical Recovery (days)	255.0
	Time Away from Work (days)	27.0
	Total Lump Sum Settlement	\$13,506.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Other-Miscellaneous, NOC		
N=83	Total Cost of Claim	\$12,217.00
	Total Indemnity	\$4,124.00
	Total Medical	\$6,107.00
	Total Hospital	\$2,965.00
	Total Physician	\$2,038.50
	Total Other Medical	\$1,255.00
	Claim Duration (days)	392.0
	Medical Recovery (days)	189.0
	Time Away from Work (days)	36.0
	Total Lump Sum Settlement	\$5,867.00

Source: Kansas Division of Workers Compensation

Table 3-12
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
No Physical Injury		
N=9	Total Cost of Claim	\$19,147.00
	Total Indemnity	\$4,500.00
	Total Medical	\$14,647.00
	Total Hospital	\$2,285.50
	Total Physician	\$1,294.00
	Total Other Medical	\$6,461.00
	Claim Duration (days)	585.0
	Medical Recovery (days)	384.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$9,150.00
Amputation		
N=24	Total Cost of Claim	\$10,449.00
	Total Indemnity	\$5,433.00
	Total Medical	\$4,319.00
	Total Hospital	\$2,608.00
	Total Physician	\$1,840.00
	Total Other Medical	\$535.00
	Claim Duration (days)	242.0
	Medical Recovery (days)	103.0
	Time Away from Work (days)	14.5
	Total Lump Sum Settlement	\$4,991.50
Burn		
N=18	Total Cost of Claim	\$4,332.50
	Total Indemnity	\$1,388.00
	Total Medical	\$2,356.50
	Total Hospital	\$4,405.50
	Total Physician	\$808.00
	Total Other Medical	\$938.50
	Claim Duration (days)	230.5
	Medical Recovery (days)	75.5
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$10,000.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Concussion		
N=10	Total Cost of Claim	\$11,311.00
	Total Indemnity	\$2,450.00
	Total Medical	\$6,076.00
	Total Hospital	\$3,055.00
	Total Physician	\$1,678.00
	Total Other Medical	\$2,141.00
	Claim Duration (days)	403.5
	Medical Recovery (days)	89.0
	Time Away from Work (days)	28.5
	Total Lump Sum Settlement	\$7,869.50
Contusion		
N=181	Total Cost of Claim	\$9,066.00
	Total Indemnity	\$2,694.00
	Total Medical	\$5,041.00
	Total Hospital	\$2,914.00
	Total Physician	\$1,356.00
	Total Other Medical	\$1,115.00
	Claim Duration (days)	326.0
	Medical Recovery (days)	177.0
	Time Away from Work (days)	34.0
	Total Lump Sum Settlement	\$7,500.00
Crushing		
N=27	Total Cost of Claim	\$6,200.00
	Total Indemnity	\$2,000.00
	Total Medical	\$4,924.00
	Total Hospital	\$3,113.00
	Total Physician	\$1,341.50
	Total Other Medical	\$673.00
	Claim Duration (days)	273.0
	Medical Recovery (days)	120.5
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$4,661.50

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Dislocation		
N=33	Total Cost of Claim	\$22,062.00
	Total Indemnity	\$8,317.00
	Total Medical	\$10,530.00
	Total Hospital	\$5,409.00
	Total Physician	\$3,134.00
	Total Other Medical	\$3,124.00
	Claim Duration (days)	361.0
	Medical Recovery (days)	246.5
	Time Away from Work (days)	37.0
	Total Lump Sum Settlement	\$8,800.00
<hr/>		
Electric Shock		
N=1	Total Cost of Claim	\$10,560.00
	Total Indemnity	\$8,468.00
	Total Medical	\$2,092.00
	Total Hospital	
	Total Physician	\$494.00
	Total Other Medical	\$1,598.00
	Claim Duration (days)	440.0
	Medical Recovery (days)	92.0
	Time Away from Work (days)	67.0
	Total Lump Sum Settlement	\$6,000.00
<hr/>		
Enucleation		
N=1	Total Cost of Claim	\$1,938.00
	Total Indemnity	\$1,196.00
	Total Medical	\$742.00
	Total Hospital	\$480.00
	Total Physician	\$241.00
	Total Other Medical	\$21.00
	Claim Duration (days)	162.0
	Medical Recovery (days)	104.0
	Time Away from Work (days)	26.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/> Foreign Body <hr/>		
N=5	Total Cost of Claim	\$1,575.00
	Total Indemnity	\$500.00
	Total Medical	\$1,075.00
	Total Hospital	\$8,425.50
	Total Physician	\$648.00
	Total Other Medical	\$134.00
	Claim Duration (days)	441.0
	Medical Recovery (days)	441.0
	Time Away from Work (days)	1.0
	Total Lump Sum Settlement	\$46,664.00
<hr/> Fracture <hr/>		
N=282	Total Cost of Claim	\$10,256.50
	Total Indemnity	\$4,114.00
	Total Medical	\$5,902.00
	Total Hospital	\$3,710.00
	Total Physician	\$1,420.50
	Total Other Medical	\$1,328.00
	Claim Duration (days)	399.0
	Medical Recovery (days)	221.0
	Time Away from Work (days)	33.0
	Total Lump Sum Settlement	\$5,500.00
<hr/> Heat Prostration <hr/>		
N=1	Total Cost of Claim	\$3,295.00
	Total Indemnity	\$1,625.00
	Total Medical	\$1,670.00
	Total Hospital	\$364.00
	Total Physician	\$1,306.00
	Total Other Medical	
	Claim Duration (days)	142.0
	Medical Recovery (days)	83.0
	Time Away from Work (days)	43.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Hernia		
N=51	Total Cost of Claim	\$7,786.00
	Total Indemnity	\$1,720.00
	Total Medical	\$6,250.00
	Total Hospital	\$4,719.00
	Total Physician	\$1,342.00
	Total Other Medical	\$594.50
	Claim Duration (days)	222.0
	Medical Recovery (days)	192.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$15,970.00
<hr/>		
Infection		
N=8	Total Cost of Claim	\$10,745.00
	Total Indemnity	\$1,924.50
	Total Medical	\$6,535.50
	Total Hospital	\$828.00
	Total Physician	\$2,735.00
	Total Other Medical	\$1,036.00
	Claim Duration (days)	144.5
	Medical Recovery (days)	73.5
	Time Away from Work (days)	34.0
	Total Lump Sum Settlement	\$25,000.00
<hr/>		
Inflammation		
N=50	Total Cost of Claim	\$7,982.00
	Total Indemnity	\$2,988.00
	Total Medical	\$4,358.50
	Total Hospital	\$2,479.00
	Total Physician	\$1,703.50
	Total Other Medical	\$1,617.00
	Claim Duration (days)	362.5
	Medical Recovery (days)	203.0
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$8,288.50

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Laceration		
N=101	Total Cost of Claim	\$7,718.00
	Total Indemnity	\$2,021.00
	Total Medical	\$4,259.00
	Total Hospital	\$2,234.00
	Total Physician	\$1,676.50
	Total Other Medical	\$787.00
	Claim Duration (days)	281.0
	Medical Recovery (days)	148.0
	Time Away from Work (days)	17.5
	Total Lump Sum Settlement	\$2,851.50
<hr/>		
Poisoning-General (Not OD or Cumulative Injury)		
N=1	Total Cost of Claim	\$37,882.00
	Total Indemnity	\$23,688.00
	Total Medical	\$14,194.00
	Total Hospital	\$8,658.00
	Total Physician	\$552.00
	Total Other Medical	\$4,984.00
	Claim Duration (days)	1,468.0
	Medical Recovery (days)	1,468.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$16,526.00
<hr/>		
Puncture		
N=26	Total Cost of Claim	\$5,989.50
	Total Indemnity	\$620.50
	Total Medical	\$5,127.50
	Total Hospital	\$3,818.00
	Total Physician	\$1,351.50
	Total Other Medical	\$352.00
	Claim Duration (days)	345.5
	Medical Recovery (days)	67.5
	Time Away from Work (days)	17.0
	Total Lump Sum Settlement	\$5,000.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Rupture		
N=44	Total Cost of Claim	\$21,170.50
	Total Indemnity	\$8,029.50
	Total Medical	\$11,398.50
	Total Hospital	\$5,993.00
	Total Physician	\$2,707.00
	Total Other Medical	\$3,069.50
	Claim Duration (days)	573.0
	Medical Recovery (days)	333.0
	Time Away from Work (days)	45.0
	Total Lump Sum Settlement	\$9,533.00
Severance		
N=4	Total Cost of Claim	\$20,343.00
	Total Indemnity	\$8,750.50
	Total Medical	\$11,592.50
	Total Hospital	\$3,933.00
	Total Physician	\$5,748.00
	Total Other Medical	\$1,589.50
	Claim Duration (days)	430.5
	Medical Recovery (days)	279.0
	Time Away from Work (days)	13.0
	Total Lump Sum Settlement	\$9,000.00
Sprain		
N=135	Total Cost of Claim	\$8,463.00
	Total Indemnity	\$3,118.00
	Total Medical	\$3,792.00
	Total Hospital	\$2,830.50
	Total Physician	\$1,386.00
	Total Other Medical	\$1,517.50
	Claim Duration (days)	317.0
	Medical Recovery (days)	178.5
	Time Away from Work (days)	26.0
	Total Lump Sum Settlement	\$6,330.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Strain		
N=941	Total Cost of Claim	\$11,593.00
	Total Indemnity	\$4,490.00
	Total Medical	\$6,063.00
	Total Hospital	\$3,333.50
	Total Physician	\$1,701.00
	Total Other Medical	\$1,415.00
	Claim Duration (days)	413.0
	Medical Recovery (days)	216.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$7,427.00
Syncope		
N=1	Total Cost of Claim	\$44,102.00
	Total Indemnity	\$2,500.00
	Total Medical	\$41,602.00
	Total Hospital	\$20,368.00
	Total Physician	\$8,694.00
	Total Other Medical	\$6,001.00
	Claim Duration (days)	1,989.0
	Medical Recovery (days)	983.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	
Vascular		
N=1	Total Cost of Claim	\$8,303.00
	Total Indemnity	\$2,915.00
	Total Medical	\$5,388.00
	Total Hospital	\$2,089.00
	Total Physician	\$801.00
	Total Other Medical	\$2,498.00
	Claim Duration (days)	604.0
	Medical Recovery (days)	604.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Vision Loss		
N=2	Total Cost of Claim	\$23,376.50
	Total Indemnity	\$20,000.00
	Total Medical	\$3,376.50
	Total Hospital	\$1,682.00
	Total Physician	\$1,214.00
	Total Other Medical	\$1,928.00
	Claim Duration (days)	671.5
	Medical Recovery (days)	430.0
	Time Away from Work (days)	1.0
	Total Lump Sum Settlement	\$15,000.00
All Other Specific Injuries, NOC		
N=151	Total Cost of Claim	\$14,553.00
	Total Indemnity	\$5,206.00
	Total Medical	\$7,839.00
	Total Hospital	\$3,840.50
	Total Physician	\$1,949.00
	Total Other Medical	\$2,259.50
	Claim Duration (days)	445.0
	Medical Recovery (days)	252.0
	Time Away from Work (days)	25.5
	Total Lump Sum Settlement	\$7,533.00
Dust, Disease, NOC		
N=1	Total Cost of Claim	\$21,272.00
	Total Indemnity	\$4,758.00
	Total Medical	\$16,514.00
	Total Hospital	\$10,899.00
	Total Physician	\$3,022.00
	Total Other Medical	\$2,594.00
	Claim Duration (days)	2,276.0
	Medical Recovery (days)	91.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Respiratory Disorders		
N=3	Total Cost of Claim	\$4,440.00
	Total Indemnity	\$4,000.00
	Total Medical	\$1,183.00
	Total Hospital	
	Total Physician	\$832.50
	Total Other Medical	\$966.00
	Claim Duration (days)	359.0
	Medical Recovery (days)	359.0
	Time Away from Work (days)	323.0
	Total Lump Sum Settlement	\$45,000.00
Dermatitis		
N=5	Total Cost of Claim	\$1,452.00
	Total Indemnity	\$339.00
	Total Medical	\$164.00
	Total Hospital	\$5,987.00
	Total Physician	\$164.00
	Total Other Medical	\$187.50
	Claim Duration (days)	180.0
	Medical Recovery (days)	78.0
	Time Away from Work (days)	9.0
	Total Lump Sum Settlement	
All Other Occupational Disease Injury, NOC		
N=2	Total Cost of Claim	\$9,485.50
	Total Indemnity	\$7,121.50
	Total Medical	\$2,364.00
	Total Hospital	\$235.00
	Total Physician	\$2,396.00
	Total Other Medical	\$1,048.50
	Claim Duration (days)	1,397.0
	Medical Recovery (days)	1,095.5
	Time Away from Work (days)	4.0
	Total Lump Sum Settlement	\$13,860.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/> Loss of Hearing <hr/>		
N=1	Total Cost of Claim	\$25,310.00
	Total Indemnity	\$25,000.00
	Total Medical	\$310.00
	Total Hospital	
	Total Physician	\$270.00
	Total Other Medical	\$40.00
	Claim Duration (days)	455.0
	Medical Recovery (days)	
	Time Away from Work (days)	
	Total Lump Sum Settlement	
<hr/> Carpal Tunnel Syndrome <hr/>		
N=75	Total Cost of Claim	\$17,030.00
	Total Indemnity	\$8,578.00
	Total Medical	\$7,354.00
	Total Hospital	\$3,329.00
	Total Physician	\$2,611.00
	Total Other Medical	\$1,638.00
	Claim Duration (days)	474.0
	Medical Recovery (days)	270.0
	Time Away from Work (days)	17.0
	Total Lump Sum Settlement	\$8,371.00
<hr/> All Other Cumulative Injury, NOC <hr/>		
N=54	Total Cost of Claim	\$14,033.00
	Total Indemnity	\$8,814.50
	Total Medical	\$7,029.50
	Total Hospital	\$2,034.00
	Total Physician	\$1,978.00
	Total Other Medical	\$2,879.00
	Claim Duration (days)	451.5
	Medical Recovery (days)	251.0
	Time Away from Work (days)	23.0
	Total Lump Sum Settlement	\$20,000.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Multiple Physical Injuries Only		
N=52	Total Cost of Claim	\$18,490.00
	Total Indemnity	\$8,441.00
	Total Medical	\$9,103.00
	Total Hospital	\$5,471.50
	Total Physician	\$1,861.00
	Total Other Medical	\$2,222.00
	Claim Duration (days)	493.0
	Medical Recovery (days)	182.5
	Time Away from Work (days)	27.0
	Total Lump Sum Settlement	\$9,040.00

Source: Kansas Division of Workers Compensation

- Temporary total disability (TTD) claims were the most common type of claim (1,410), and its median indemnity cost was \$2,415.50. The next two most frequent types of claims, scheduled permanent partial (335) and unscheduled permanent partial (308), had median total indemnity costs of \$6,255.00 and \$10,379.00, respectively (see Table 3-13).

Table 3-13
2006 Closed Claims Study
Indemnity Costs by Benefit Type*

Benefit Type	Mean	Median	n
Temporary Total	\$8,555.74	\$2,415.50	1,410
Temporary Partial	\$8,577.71	\$2,109.50	52
Unscheduled Permanent Partial	\$15,999.90	\$10,379.00	308
Scheduled Permanent Partial	\$11,221.36	\$6,255.00	335
Lump Sum Settlements (Indemnity portion)	\$7,210.92	\$4,848.00	186

*Claims that closed in 2005 with paid indemnity & medical

Source: Kansas Division of Workers Compensation

Table 3-14
2006 Closed Claims Study
Workers Compensation Claims in Kansas

Variable	Indemnity Benefit Type	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
Total Claim Cost	Death	\$184,732.50	\$109,702.50	\$184,732.50	\$155,142.76			83.98%	2
	Permanent Total Disability	\$19,321.00		\$19,321.00					1
	Scheduled Permanent Partial	\$21,035.34	\$1,265.40	\$13,619.00	\$23,160.58	3.07	12.45	110.10%	335
	Unscheduled Permanent Partial	\$29,189.09	\$1,594.96	\$20,655.50	\$27,991.43	2.10	4.90	95.90%	308
	Temporary Total Injury	\$18,505.43	\$731.42	\$8,772.00	\$27,464.87	3.80	21.52	148.42%	1,410
	Temporary Partial	\$17,070.52	\$3,648.22	\$6,894.00	\$26,307.68	3.15	12.07	154.11%	52
	Indemnity Portion	\$14,379.00	\$6,790.00	\$14,379.00	\$9,602.51			66.78%	2
	Lump Sum Settlement	\$13,488.14	\$921.54	\$10,216.50	\$12,568.09	2.56	7.92	93.18%	186
Total Indemnity	Death	\$129,148.00	\$54,148.00	\$129,148.00	\$76,576.84			59.29%	2
	Permanent Total Disability	\$6,735.00		\$6,735.00					1
	Scheduled Permanent Partial	\$11,221.36	\$818.86	\$6,255.00	\$14,987.67	3.14	11.83	133.56%	335
	Unscheduled Permanent Partial	\$15,999.90	\$977.44	\$10,379.00	\$17,153.93	2.00	3.97	107.21%	308
	Temporary Total Injury	\$8,555.74	\$423.33	\$2,415.50	\$15,895.91	4.37	30.51	185.79%	1,410
	Temporary Partial	\$8,577.71	\$2,204.04	\$2,109.50	\$15,893.55	2.84	8.31	185.29%	52
	Indemnity Portion	\$3,643.50	\$1,445.50	\$3,643.50	\$2,044.25			56.11%	2
	Lump Sum Settlement	\$7,210.92	\$641.41	\$4,848.00	\$8,747.66	3.09	12.36	121.31%	186
Total Medical	Death	\$55,584.50	\$55,554.50	\$55,584.50	\$78,565.93			141.34%	2
	Permanent Total Disability	\$12,586.00		\$12,586.00					1
	Scheduled Permanent Partial	\$9,813.98	\$594.70	\$7,225.00	\$10,884.72	3.33	14.65	110.91%	335
	Unscheduled Permanent Partial	\$13,189.19	\$782.44	\$8,793.50	\$13,731.73	2.36	6.92	104.11%	308
	Temporary Total Injury	\$9,949.69	\$380.33	\$5,484.00	\$14,281.54	4.11	28.36	143.54%	1,410
	Temporary Partial	\$8,492.81	\$1,681.56	\$3,776.00	\$12,125.92	3.31	13.64	142.78%	52
	Indemnity Portion	\$10,735.50	\$8,235.50	\$10,735.50	\$11,646.76			108.49%	2
	Lump Sum Settlement	\$6,277.22	\$557.30	\$4,286.50	\$7,600.63	3.93	21.62	121.08%	186

Source: Kansas Division of Workers Compensation

Table 3-14 continued
2006 Closed Claims Study
Workers Compensation Claims in Kansas

Variable	Indemnity Benefit Type	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
Total Hospital	Death	\$46,097.50	\$46,087.50	\$46,097.50	\$65,177.57			141.39%	2
	Permanent Total Disability	\$12,586.00		\$12,586.00					1
	Scheduled Permanent Partial	\$5,945.69	\$525.51	\$4,022.00	\$7,865.07	3.39	13.64	132.28%	224
	Unscheduled Permanent Partial	\$8,006.70	\$589.26	\$4,685.50	\$9,464.92	2.79	10.23	118.21%	258
	Temporary Total Injury	\$5,967.31	\$264.86	\$3,191.00	\$8,804.34	3.84	21.56	147.54%	1,105
	Temporary Partial	\$4,225.44	\$1,243.59	\$1,859.00	\$8,154.79	4.75	26.39	192.99%	43
	Indemnity Portion	\$5,782.00	\$5,266.00	\$5,782.00	\$7,447.25			128.80%	2
	Lump Sum Settlement	\$3,408.00	\$414.01	\$1,851.00	\$4,478.24	2.75	9.72	131.40%	117
Total Physician	Death	\$8,290.00	\$8,280.00	\$8,290.00	\$11,709.69			141.25%	2
	Permanent Total Disability								
	Scheduled Permanent Partial	\$2,947.84	\$143.54	\$2,129.50	\$2,607.56	2.36	7.73	88.46%	330
	Unscheduled Permanent Partial	\$3,849.83	\$196.47	\$2,868.00	\$3,419.98	2.28	6.92	88.83%	303
	Temporary Total Injury	\$2,569.13	\$97.96	\$1,315.00	\$3,514.24	3.51	18.28	136.79%	1,287
	Temporary Partial	\$1,368.04	\$222.73	\$758.00	\$1,559.14	1.80	2.69	113.97%	49
	Indemnity Portion	\$2,936.50	\$2,642.50	\$2,936.50	\$3,737.06			127.26%	2
	Lump Sum Settlement	\$1,801.93	\$203.24	\$1,262.50	\$2,726.72	8.13	87.31	151.32%	180
Total Other Medical	Death	\$1,197.00	\$1,187.00	\$1,197.00	\$1,678.67			140.24%	2
	Permanent Total Disability								
	Scheduled Permanent Partial	\$3,143.14	\$217.02	\$1,808.50	\$3,833.38	3.17	17.14	121.96%	312
	Unscheduled Permanent Partial	\$2,943.37	\$228.68	\$1,581.50	\$3,840.18	2.96	12.14	130.47%	282
	Temporary Total Injury	\$3,400.57	\$170.75	\$1,244.50	\$5,835.65	4.60	32.85	171.61%	1,168
	Temporary Partial	\$3,924.77	\$788.44	\$1,869.00	\$5,462.50	2.27	4.64	139.18%	48
	Indemnity Portion	\$2,017.00	\$327.00	\$2,017.00	\$462.45			22.93%	2
	Lump Sum Settlement	\$2,301.40	\$247.33	\$1,454.00	\$3,309.07	5.41	43.35	143.79%	179
Lump Sum Settlement	Death	\$180,000.00		\$180,000.00					1
	Permanent Total Disability								
	Scheduled Permanent Partial	\$8,960.09	\$774.93	\$6,600.00	\$9,923.89	4.21	28.30	110.76%	164
	Unscheduled Permanent Partial	\$11,750.36	\$797.57	\$7,544.50	\$12,761.17	2.15	5.12	108.60%	256
	Temporary Total Injury	\$13,327.44	\$816.05	\$8,500.00	\$15,025.03	2.28	5.51	112.74%	339
	Temporary Partial	\$13,821.25	\$4,816.48	\$3,507.50	\$19,265.94	1.73	1.88	139.39%	16
	Indemnity Portion								
	Lump Sum Settlement	\$7,225.56	\$690.98	\$4,624.50	\$8,848.84	3.20	13.19	122.47%	164

Source: Kansas Division of Workers Compensation

Table 3-14 continued
2006 Closed Claims Study
Workers Compensation Claims in Kansas

Variable	Indemnity Benefit Type	Univariate Statistics							n
		Mean*	Standard Error	Median*	Standard Deviation*	Skewness	Kurtosis	Coefficient of Variation	
Claim Duration	Death	795.50	241.50	795.50	341.53			42.93%	2
	Permanent Total Disability	270.00		270.00					1
	Scheduled Permanent Partial	468.79	17.31	378.00	316.84	1.90	5.13	67.59%	335
	Unscheduled Permanent Partial	694.68	24.94	568.00	437.68	1.83	4.72	63.00%	308
	Temporary Total Injury	540.99	53.51	331.00	2,009.31	33.82	1,223.95	371.41%	1,410
	Temporary Partial	401.79	50.27	303.50	362.50	1.60	2.39	90.22%	52
	Indemnity Portion	574.50	177.50	574.50	251.02			43.69%	2
	Lump Sum Settlement	630.47	38.56	467.00	525.86	3.58	20.26	83.41%	186
Medical Recovery	Death	226.50	140.50	226.50	198.70			87.72%	2
	Permanent Total Disability								
	Scheduled Permanent Partial	283.66	15.97	195.50	286.50	1.93	5.25	101.00%	322
	Unscheduled Permanent Partial	359.23	17.88	277.00	304.99	2.10	5.91	84.90%	291
	Temporary Total Injury	320.61	12.20	179.00	427.24	4.11	27.22	133.26%	1,226
	Temporary Partial	214.80	33.95	144.00	242.44	1.97	3.86	112.87%	51
	Indemnity Portion	574.50	177.50	574.50	251.02			43.69%	2
	Lump Sum Settlement	514.88	40.53	375.00	543.77	3.62	20.43	105.61%	180
Time Away From Work	Death								
	Permanent Total Disability								
	Scheduled Permanent Partial	90.56	9.94	34.00	131.14	3.11	15.36	144.82%	174
	Unscheduled Permanent Partial	118.16	11.92	53.00	165.60	2.57	8.21	140.16%	193
	Temporary Total Injury	60.89	3.65	27.00	104.16	4.08	21.29	171.07%	815
	Temporary Partial	39.42	9.22	26.00	49.65	2.46	5.94	125.97%	29
	Indemnity Portion	1		1					1
	Lump Sum Settlement	149.20	48.18	1	428.23	4.64	25.30	287.01%	79

Source: Kansas Division of Workers Compensation

* In days

Table 3-15
2006 Closed Claims Study
Claim Costs For Repetitive Motion-Carpal Tunnel Syndrome Injuries

Cause of Injury	Median Indemnity	Mean Indemnity	Median Medical	Mean Medical	Median Total Costs	Mean Total Costs	n
Repetitive Motion-Carpal Tunnel Syndrome	\$8,814.50	\$17,657.07	\$7,029.50	\$9,309.65	\$14,033.00	\$26,966.72	54

Source: Kansas Division of Workers Compensation

- Carpal tunnel syndrome injuries had median indemnity costs of \$8,814.50 and median total medical costs of \$7,029.50. Median total costs for carpal tunnel claims totaled \$14,033.00. (See Table 3-15).

Comparative Analysis of 1999-2005 CCS Claims Costs and Temporal Characteristics

K.S.A. 44-557a(c) mandates the Director of Workers Compensation “to conduct studies of open and closed claims under the Workers Compensation Act” and to seek advice in order to “make valid statistical conclusions as to the distributions of costs of workers compensation benefits.” Data collected for the division’s Open and Closed Claims Study (CCS) should provide a foundation for meaningful statistical conclusions about costs and temporal characteristics of workers compensation claims in Kansas, and thus help identify trends in these claims characteristics. The CCS study is done annually, using the original study as a baseline for later years. Each CCS uses data from the prior calendar year; thus, the 2006 CCS is based on calendar year 2005 data. This study also contains data from calendar years 1998-2004.

Univariate Statistics

Univariate statistics are important quantitative tools for describing the statistical distribution of workers compensation data. The term “univariate” refers to presentation or analysis of one variable at a time and usually involves descriptive statistics, such as frequency distributions, measures of central tendency (e.g., mean and median) and dispersion (e.g., variance and standard deviation). Important variables associated with workers compensation claims include the following:

- **total indemnity costs** for the claim
- **total medical costs** for the claim
- **total cost of the claim** (includes total medical and total indemnity)
- **total physician, hospital and other medical costs** for the claim
- **claim duration** (calculated from date of injury to date of closing)
- **time away from work** (calculated from date of disability to return to work date)

- **medical recovery time** for the claim (calculated from date of injury to date of maximum medical improvement)

It is extremely important to note that after eight years of analyzing claims data, the division still maintains that distribution of medical and indemnity claim costs in Kansas are not normally distributed and, therefore, the median, rather than the mean (“average”), is the more appropriate measure of central tendency for summarizing closed claims costs data, since the median is relatively unaffected by high-cost outliers. A word of caution: none of these numbers has been controlled for inflation (see below for claim costs controlled for inflation).

Statistical measures of dispersion, such as standard deviation or skewness, help explain how outliers “inflate” the mean for both claim costs and characteristics variables. All nine variables show positive skewness (greater than zero) for every year of the CCS study (see Table 3-16). For all years, the sample distributions for claim costs and temporal variables have been positively skewed, or right skewed. Compared to a normally distributed variable, in the shape of a bell curve, the distribution of claim costs (for both indemnity and all medical variables) are skewed right, with most of the claims bunched near the left wall of the histogram, while a relatively few claims extend the histogram out to the right giving it a long tail. Hence, we use the term right skewed or positively skewed, because the values in the tail extend the distribution into positive, and not negative, values. Quantitative assessment of the skewness of a distribution can be calculated, but it must be assessed together with another measure, kurtosis, or the tendency of data to be distributed toward the ends or tails of the spread.

For a normally distributed variable, kurtosis would be close to zero.⁴ If kurtosis is less than zero, then the distribution is referred to as “light tailed,” but if greater than zero, it is described as “heavy tailed.” Since the distributions of all the study variables are asymmetrical (values cannot be less than zero), the kurtosis measures indicate that there are many outliers (high cost and large number of days) in the tails of the distribution of the study variables (kurtosis is much higher for some of the medical cost variables).

Please note the costs below (see Table 3-16 and Figures 3-1 and 3-3) are actual (nominal) costs and are not controlled for inflation. See the section below for inflation-adjusted analysis.

⁴ Actually, kurtosis of the normal distribution is three, but SAS software subtracts three from the calculation, so that the reference point becomes zero, a more intuitively appealing number in their estimation.

Table 3-16
2006 Closed Claims Study: Workers Compensation Claims in Kansas

Calendar Year	Variable	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
2004	Total Cost of Claim (dollars)	19,891.88	850.95	9,715.00	29,904.65	3.70	19.11	150.34	1235
	Total Indemnity (dollars)	9,555.47	440.61	3,223.00	15,484.19	3.24	13.04	162.05	1235
	Total Medical (dollars)	10,336.40	526.00	4,927.00	18,481.42	5.54	44.27	178.80	1235
	Total Physician Costs (dollars)	3,011.20	143.17	1,501.50	4,893.05	5.65	51.95	162.49	1168
	Total Hospital Costs (dollars)	6,114.34	405.04	2,667.50	1,352.14	7.00	71.90	202.02	930
	Total Other Medical (dollars)	3,293.00	168.37	1,184.00	5,429.66	3.43	16.09	164.89	1040
	Claim Duration (days)	555.25	14.71	391.00	517.08	1.86	4.96	93.13	1235
	Time Away from Work (days)	88.34	7.55	30.00	190.73	6.16	61.14	215.91	638
	Medical Recovery (days)	329.95	11.70	193.00	380.24	2.45	10.22	115.24	1057
2003	Total Cost of Claim (dollars)	24,244.95	1,978.32	11,242.50	104,308.31	20.91	511.65	430.23	2,780
	Total Indemnity (dollars)	12,641.78	1,351.00	4,903.00	71,219.41	32.74	1,294.86	563.37	2,779
	Total Medical (dollars)	11,611.90	1,026.30	5,033.00	54,102.51	21.19	513.33	465.92	2,779
	Total Physician Costs (dollars)	3,357.92	225.12	1,811.00	11,617.40	24.84	735.95	345.97	2,663
	Total Hospital Costs (dollars)	7,698.89	909.94	2,751.00	41,439.79	18.63	384.22	538.26	2,074
	Total Other Medical (dollars)	2,873.14	374.45	986.00	18,148.43	41.88	1,915.81	631.66	2,349
	Claim Duration (days)	619.80	11.01	489.00	526.13	2.33	8.92	84.89	2,283
	Time Away from Work (days)	272.37	87.30	35.00	3,483.27	19.95	399.19	1,278.88	1,592
	Medical Recovery (days)	368.08	8.43	246.00	402.81	3.39	22.74	109.44	2,282
2002	Total Cost of Claim (dollars)	17,690.36	711.14	9,147.50	27,852.79	5.25	46.26	157.45	1,534
	Total Indemnity (dollars)	9,318.82	413.97	3,732.00	16,187.27	4.36	28.97	173.71	1,529
	Total Medical (dollars)	8,401.91	405.68	4,285.50	15,888.80	8.84	126.75	189.11	1,534
	Total Physician Costs (dollars)	2,802.84	129.60	1,433.00	4,300.40	5.20	47.54	153.43	1,101
	Total Hospital Costs (dollars)	4,383.59	290.22	2,008.00	8,614.33	7.81	91.15	196.51	881
	Total Other Medical (dollars)	2,127.50	154.13	780.00	4,972.91	14.56	326.46	233.74	1,041
	Claim Duration (days)	551.97	14.61	384.50	572.27	2.67	9.31	103.68	1,534
	Time Away from Work (days)	2,385.45	291.80	31.00	8,927.45	3.64	11.27	374.25	936
	Medical Recovery (days)	323.44	13.54	164.00	439.49	2.82	10.10	135.88	1,053
2001	Total Cost of Claim (dollars)	14,856.73	544.94	7,398.50	23,577.91	5.29	47.78	158.70	1,872
	Total Indemnity (dollars)	7,442.08	307.06	2,573.00	12,863.64	3.82	18.93	172.85	1,755
	Total Medical (dollars)	7,879.78	332.67	4,108.50	14,393.53	9.26	144.12	182.66	1,872
	Total Physician Costs (dollars)	2,072.15	77.65	1,202.00	2,828.64	5.28	53.14	136.51	1,327
	Total Hospital Costs (dollars)	3,902.37	189.37	2,327.50	5,897.96	5.12	42.04	151.14	970
	Total Other Medical (dollars)	2,120.92	260.95	874.00	9,020.72	30.02	985.84	425.32	1,195
	Claim Duration (days)	500.49	13.04	324.50	564.40	3.01	11.11	112.77	1,872
	Time Away from Work (days)	128.11	7.06	50.00	246.28	6.23	56.64	192.24	1,216
	Medical Recovery (days)	391.55	11.53	241.50	499.03	3.44	15.47	127.45	1,872

Source: Kansas Division of Workers Compensation

Table 3-16 Continued
2006 Closed Claims Study: Workers Compensation Claims in Kansas*

Calendar Year	Variable	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
2000	Total Cost of Claim (dollars)	13,639.39	408.46	7,064.00	19,197.63	4.12	30.52	140.75	2,209
	Total Indemnity (dollars)	6,530.81	228.65	2,296.00	10,746.36	3.62	17.84	164.55	2,209
	Total Medical (dollars)	7,108.58	232.69	3,834.00	10,936.24	5.98	66.35	153.85	2,209
	Total Physician Costs (dollars)	2,282.25	66.81	1,351.50	3,077.74	4.14	29.34	134.86	2,122
	Total Hospital Costs (dollars)	4,314.73	187.53	2,300.00	7,594.41	8.94	140.10	176.01	1,640
	Total Other Medical (dollars)	2,136.52	103.46	683.00	4,353.92	7.59	105.57	203.79	1,771
	Claim Duration (days)	449.83	9.19	332.00	431.81	2.61	9.65	95.99	2,209
	Time Away from Work (days)	76.42	3.27	32.00	121.46	3.38	14.36	158.94	1,378
	Medical Recovery (days)	261.30	6.48	175.00	304.04	3.13	15.31	116.36	2,199
1999	Total Cost of Claim (dollars)	16,800.72	592.80	6,909.00	29,371.84	5.57	50.97	174.82	2,455
	Total Indemnity (dollars)	7,235.45	264.76	2,115.00	13,118.47	4.19	24.68	181.31	2,455
	Total Medical (dollars)	6,872.88	280.39	3,342.00	13,892.52	11.06	200.06	202.14	2,455
	Total Physician Costs (dollars)	2,770.01	131.20	1,369.00	6,409.96	23.59	833.40	231.41	2,387
	Total Hospital Costs (dollars)	4,215.40	200.59	2,051.50	8,231.63	10.06	175.24	195.28	1,684
	Total Other Medical (dollars)	1,603.54	93.34	557.00	4,144.81	10.76	175.05	258.48	1,972
	Claim Duration (days)	442.86	8.32	329.00	412.25	2.28	8.92	93.09	2,455
	Time Away from Work (days)	89.94	4.28	29.00	166.78	4.41	26.40	185.44	1,519
	Medical Recovery (days)	256.67	6.53	151.00	323.25	3.38	17.74	125.94	2,453
1998	Total Cost of Claim (dollars)	17,484.72	694.38	7,396.00	32,338.94	7.49	110.87	184.96	2,169
	Total Indemnity (dollars)	7,936.09	306.92	2,926.00	14,294.14	4.85	36.36	180.12	2,169
	Total Medical (dollars)	7,163.45	1,252.84	2,605.00	58,321.20	44.66	2,048.86	814.15	2,167
	Total Physician Costs (dollars)	2,039.81	68.55	1,042.00	3,128.68	4.31	28.36	153.38	2,083
	Total Hospital Costs (dollars)	3,612.86	171.30	1,655.00	6,538.48	6.41	68.60	180.98	1,457
	Total Other Medical (dollars)	1,777.74	221.00	517.50	9,371.18	35.10	1,383.89	527.14	1,798
	Claim Duration (days)	423.46	8.85	314.00	412.31	2.76	11.30	97.37	2,169
	Time Away from Work (days)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Medical Recovery (days)	280.47	6.79	184.50	315.42	3.07	15.40	112.46	2,158

Source: Kansas Division of Workers Compensation

Figure 3-1
Average (Median) Total Indemnity & Total Medical Claim Costs in Kansas 1998-2004 (Non Inflation-Adjusted)

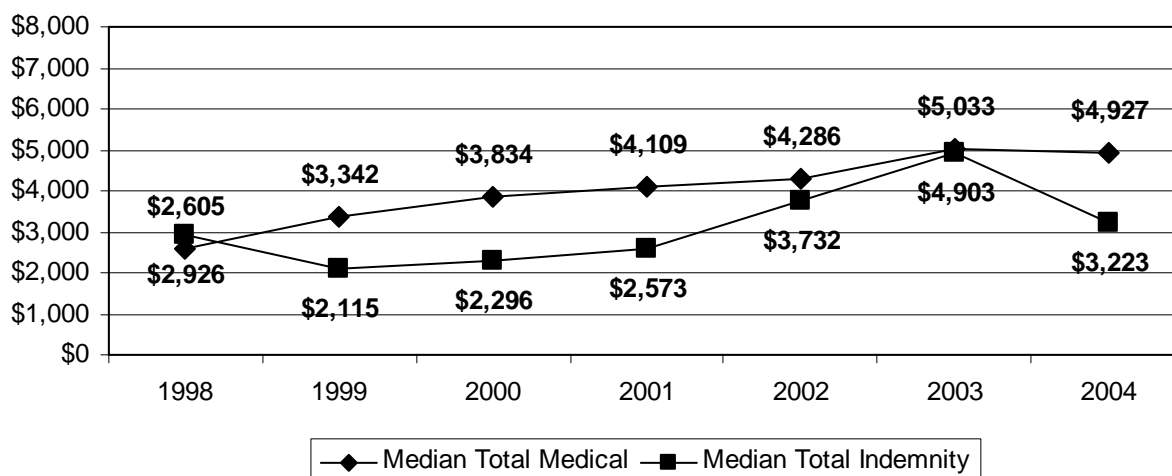
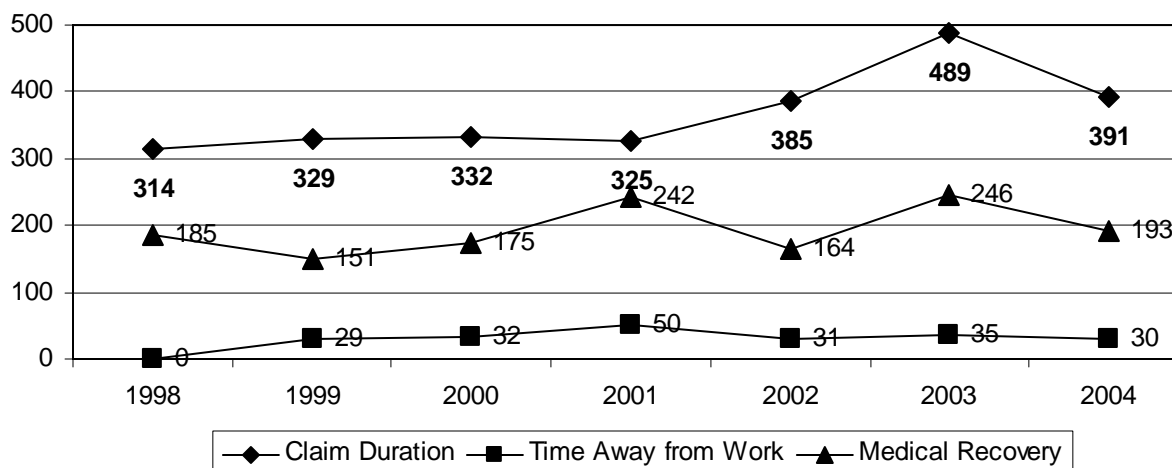


Figure 3-2
Average (Median) Temporal Characteristics of Closed Claims in Kansas 1998-2004



Total Claim Costs for CCS 1999-2006

Total costs for each claim were calculated for each year of the CCS and include:

- **total indemnity costs** for the claim
- **total medical costs** for the claim, which included the **total physician, hospital and other medical costs**

Median total claim costs per sample year are reported in Table 3-17. Median total claim costs for 2005 were \$11,164.00. Indemnity constituted 49.76 percent of median total claim cost for 2005, while medical was 50.24 percent.

Table 3-17
2006 Closed Claims Study
Total Claims Costs* for Calendar Years 1998-2005

Calendar Year	Median Total Costs (Dollars)*	Percent Indemnity	Percent Medical
1998	7,396.00	52.58	47.42
1999	6,909.00	51.28	48.72
2000	7,064.00	47.88	52.12
2001	7,398.00	46.96	53.04
2002	9,147.00	52.51	47.49
2003	11,242.00	52.12	47.88
2004	9,715.00	48.04	51.96
2005	11,164.00	49.76	50.24

*Sum of total incurred indemnity & medical costs per claim

Source: Kansas Division of Workers Compensation

Inflation-Adjusted Comparative Analysis of Claims Costs for Calendar Years 1998-2004

In order to compare claim costs over time, the division used standard statistical procedures to adjust for inflation. Every year, the value of the dollar to the average American consumer is driven down by inflation. This makes comparison of year-to-year costs difficult, because the value of the dollar changes. In order to control for this fluctuation, the Bureau of Labor Statistics (BLS) produces multiplying factors that are meant to “even out” cost data. These factors are referred to as the Consumer Price Indexes, and when used properly in an inflation adjustment formula, these indexes allow the researcher to represent each year’s costs with a consistent dollar value. See Appendix A for detail on the methodology.

Highlights of this analysis are as follows:

- Table 3-18 shows both real (inflation adjusted) and nominal median indemnity costs for calendar years 1998-2004. All costs are expressed in 2004 dollars. Total indemnity costs,

adjusted for inflation, increased, on average, 3.35 percent yearly, from 1998-2004. But, adjusted median total costs, over the same period, reveal that total indemnity actually decreased 4.82 percent.

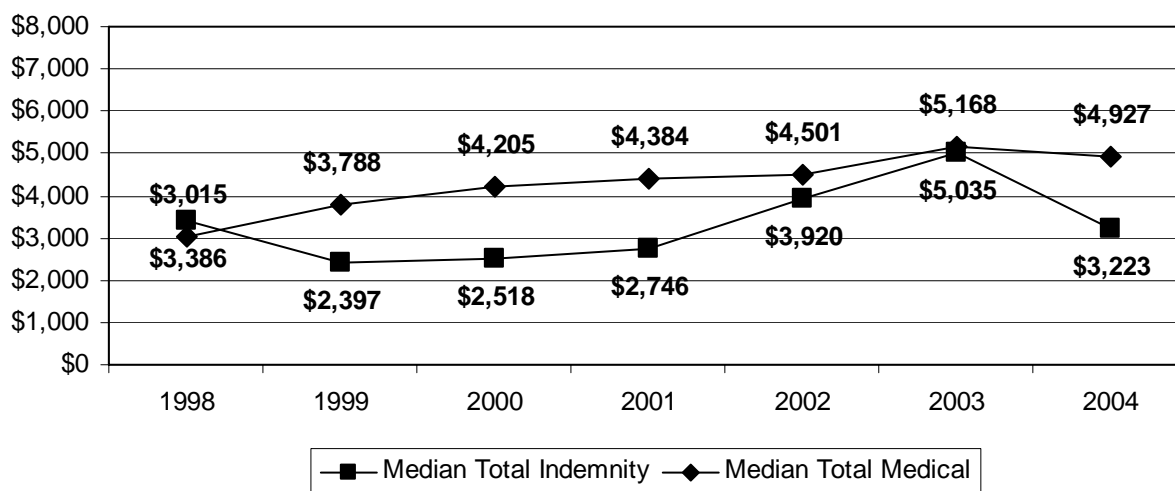
- Examining specific benefit types, total indemnity costs, adjusted for inflation, for temporary total disability (TTD) claims increased, on average, 5.03 percent yearly, from 1998-2004 (see Table 3-18). Total increase, adjusted for inflation, over the same period, was 16.30 percent. Median total medical costs for TTD claims increased, on average, 12.69 percent yearly, and in total, 90.83 percent, from 1998-2004.
- Costs for the same period, for temporary total claims, and unscheduled and scheduled permanent partial claims, are also shown in Table 3-18.
- Figure 3-2 illustrates the trend in the average, inflation-adjusted median of total indemnity and total medical costs for 1998-2004.

Table 3-18
2006 Closed Claims Study: Costs for Claims 1998-2004

		Non-Inflation Adjusted Median Indemnity Costs	Inflation Adjusted Median Indemnity Costs	Inflation Adjusted Average Annual Increase 1998- 2004*	Inflation Adjusted Total Increase 1998- 2004*	Non-Inflation Adjusted Median Medical Costs	Inflation Adjusted Median Medical Costs	Inflation Adjusted Average Annual Increase 1998- 2004*	Inflation Adjusted Total Increase 1998- 2004*
Total Indemnity for all claims				3.35%	-4.82%			8.96%	63.42%
	1998	\$2,926	\$3,386			\$2,605	\$3,015		
	1999	\$2,115	\$2,397			\$3,342	\$3,788		
	2000	\$2,296	\$2,518			\$3,834	\$4,205		
	2001	\$2,573	\$2,746			\$4,109	\$4,384		
	2002	\$3,732	\$3,920			\$4,286	\$4,501		
	2003	\$4,903	\$5,035			\$5,033	\$5,168		
	2004	\$3,223	\$3,223			\$4,927	\$4,927		
Temporary total claims				5.03%	16.30%			12.69%	90.83%
	1998	\$1,853	\$2,145			\$1,952	\$2,259		
	1999	\$1,478	\$1,675			\$2,722	\$3,085		
	2000	\$1,359	\$1,491			\$2,947	\$3,233		
	2001	\$1,600	\$1,707			\$3,512	\$3,748		
	2002	\$2,284	\$2,399			\$4,630	\$4,863		
	2003	\$2,910	\$2,988			\$4,886	\$5,017		
	2004	\$2,495	\$2,495			\$4,310	\$4,310		
Temporary partial claims				-23.01%	-89.81%			-12.17%	-68.47%
	1998	\$2,748	\$3,180			\$3,609	\$4,177		
	1999	\$657	\$744			\$2,395	\$2,715		
	2000	\$402	\$441			\$2,671	\$2,930		
	2001	\$526	\$561			\$2,158	\$2,302		
	2002	\$423	\$444			\$1,257	\$1,320		
	2003	\$432	\$444			\$839	\$862		
	2004	\$324	\$324			\$455	\$1,317		
Scheduled permanent partial claims				2.86%	-2.76%			3.32%	-27.50%
	1998	\$4,713	\$5,455			\$4,287	\$4,962		
	1999	\$4,315	\$4,891			\$4,939	\$5,598		
	2000	\$6,000	\$6,581			\$5,810	\$6,373		
	2001	\$5,745	\$6,131			\$4,660	\$4,972		
	2002	\$5,070	\$5,326			\$3,260	\$3,424		
	2003	\$7,440	\$7,640			\$6,386	\$6,557		
	2004	\$5,304	\$5,304			\$3,597	\$3,597		
Unscheduled permanent partial claims				-1.48%	-14.36%			5.84%	17.77%
	1998	\$8,126	\$9,405			\$5,771	\$6,679		
	1999	\$7,724	\$8,755			\$6,923	\$7,847		
	2000	\$8,848	\$9,705			\$6,607	\$7,247		
	2001	\$7,844	\$8,370			\$6,779	\$7,234		
	2002	\$9,999	\$10,503			\$4,365	\$4,585		
	2003	\$8,461	\$8,688			\$5,798	\$5,953		
	2004	\$8,054	\$8,054			\$7,866	\$7,866		

*Negative percentage indicates a decrease

Figure 3-3
Average (Median) Total Indemnity & Total
Medical Claim Costs in Kansas 1998-2004
(Inflation-Adjusted)



- Median total medical costs for all claims, adjusted for inflation, increased, on average, 8.96 percent yearly, and, in total, 63.42 percent from 1998-2004 (see Table 3-19).
- Median total hospital costs for all claims, adjusted for inflation, increased, on average, 6.94 percent yearly, and, in total, 39.27 percent from 1998-2004 (see Table 3-19).
- Median total physician costs for all claims, adjusted for inflation, increased, on average, 5.40 percent yearly, and, in total, 24.51 percent from 1998-2004 (see Table 3-19).
- Median total other-medical costs for all claims, adjusted for inflation, increased, on average, 12.82 percent yearly, and, in total, nearly doubled (97.69 percent) from 1998-2004 (see Table 3-19).
- For a graphical representation of the average median total indemnity and the average median total medical costs, see Figure 3-2.

Table 3-19
2006 Closed Claims Study
Medical Costs for Claims 1998-2004

	Non-Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2004	Inflation Adjusted Total Increase 1998-2004
Total Medical Costs for all Claims			8.96%	63.42%
1998	\$2,605	\$3,015		
1999	\$3,342	\$3,788		
2000	\$3,834	\$4,205		
2001	\$4,109	\$4,384		
2002	\$4,286	\$4,501		
2003	\$5,033	\$5,168		
2004	\$4,927	\$4,927		
Total Hospital Costs for all Claims			6.94%	39.27%
1998	\$1,655	\$1,915		
1999	\$2,052	\$2,325		
2000	\$2,300	\$2,523		
2001	\$2,328	\$2,484		
2002	\$2,008	\$2,109		
2003	\$2,751	\$2,825		
2004	\$2,667	\$2,668		
Total Physician Costs for all Claims			5.40%	24.51%
1998	\$1,042	\$1,206		
1999	\$1,369	\$1,552		
2000	\$1,352	\$1,482		
2001	\$1,202	\$1,283		
2002	\$1,433	\$1,505		
2003	\$1,811	\$1,860		
2004	\$1,502	\$1,502		
Total Other Medical Costs for all Claims			12.82%	97.69%
1998	\$518	\$599		
1999	\$557	\$631		
2000	\$683	\$749		
2001	\$874	\$933		
2002	\$780	\$819		
2003	\$986	\$1,012		
2004	\$1,184	\$1,184		

Source: Kansas Division of Workers Compensation

- When trying to “smooth” a yearly increase (decrease) with an average annual increase, it should be noted that legal costs, for both employer and claimant, tend to be more volatile, dramatically increasing or decreasing year to year (see Table 3-20).
- Total attorney costs, adjusted for inflation, increased annually, on average, 25.20 percent and, in total, 137.00 percent, from 1998-2004 (see Table 3-20).
- Employer attorney costs, adjusted for inflation, increased annually, on average, 17.11 percent and, in total, 117.16 percent, from 1998-2004 (see Table 3-20).
- Claimant attorney costs, adjusted for inflation, increased annually, on average, 125.49 percent and, in total, 601.32 percent, from 1998-2004 (see Table 3-20).

Table 3-20
2006 Closed Claims Study
Legal Costs for Claims 1998-2004

	Non- Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2004	Inflation Adjusted Total Increase 1998-2004
Total Attorney Costs			25.20%	137.00%
1998	\$321	\$371		
1999	\$500	\$566		
2000	\$432	\$473		
2001	\$869	\$927		
2002	\$499	\$524		
2003	\$783	\$804		
2004	\$879	\$879		
Employer Attorney Costs			17.11%	117.16%
1998	\$302	\$350		
1999	\$324	\$367		
2000	\$382	\$419		
2001	\$626	\$668		
2002	\$495	\$520		
2003	\$744	\$763		
2004	\$759	\$759		
Claimant Attorney Costs			125.49%	601.32%
1998	\$1,526	\$1,766		
1999	\$2,000	\$2,267		
2000	\$2,466	\$2,705		
2001	\$2,977	\$3,177		
2002	\$500	\$525		
2003	\$2,462	\$2,528		
2004	\$12,386	\$12,386		

Source: Kansas Division of Workers Compensation

- Table 3-21 lists both real (inflation adjusted) and nominal median total costs (medical and indemnity) for calendar years 1998-2004. Inflation-adjusted total costs increased, on average, 3.05 percent yearly from 1998-2004. The inflation-adjusted total increase, for the same period, was 13.50 percent.

Table 3-21
2006 Closed Claims Study
Total Costs for Claims 1998-2004

	Non-Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2004	Inflation Adjusted Total Increase 1998-2004
Total Indemnity & Medical Costs for all Claims			3.05%	13.50%
1998	\$7,396	\$8,560		
1999	\$6,909	\$7,831		
2000	\$7,064	\$7,748		
2001	\$7,399	\$7,895		
2002	\$9,148	\$9,609		
2003	\$11,243	\$11,545		
2004	\$9,715	\$9,715		

Source: Kansas Division of Workers Compensation

Temporal Characteristics of Claims 1998-2004

Table 3-22 and Figure 3-3 show the overall increase in the average number of days for claim duration, time away from work, and medical recovery time.

- Claim duration increased, on average, 4.84 percent yearly and, in total, 24.52 percent from 1998-2004.
- Time away from work increased, on average, 5.44 percent yearly but increased, in total, only 3.45 percent from 1999-2004 (note: 1998 data was not available).
- Medical recovery time increased, on average, 5.34 percent yearly but increased, in total, only 4.32 percent from 1998-2004.

Table 3-22
2006 Closed Claims Study
Temporal Characteristics of Claims 1998-2004

	Median Number of Days	Average Annual Increase 1998- 2004	Total Increase 1998-2004
Claim Duration		4.84%	24.52%
1998	314		
1999	329		
2000	332		
2001	325		
2002	385		
2003	489		
2004	391		
Time Away From Work		5.44%	3.45%
1998	n/a		
1999	29		
2000	32		
2001	50		
2002	31		
2003	35		
2004	30		
Medical Recovery Time		5.34%	4.32%
1998	185		
1999	151		
2000	175		
2001	242		
2002	164		
2003	246		
2004	193		

Source: Kansas Division of Workers Compensation

Kansas Employer Workers Compensation Costs 1984-2004

For the first time this year, the division has calculated and published standard measures of statewide employer costs for workers compensation, adjusted for inflation, for the period 1984-2004 (see Tables 3-23 to 3-26).

- Inflation-adjusted wages increased, on average, 2.30 percent yearly from 1984-2004, for a total increase of 56.99 percent (see Table 3-23).
- During this same period, inflation-adjusted total premiums paid for workers compensation insurance also rose, on average, 2.37 percent yearly, for a total increase of 46.69 percent (see Table 3-24).
- In Kansas from 1984-2004, inflation-adjusted premiums as a percentage of inflation-adjusted wages, a common statistic for measuring employer cost, increased at an average annual rate of only 0.17 percent; however, over the entire period, it actually decreased by 6.67 percent (see Table 3-25).
- In contrast, Table 3-26 also shows that in the entire United States from 1991-2004, inflation-adjusted premiums as a percentage of wages, decreased at an average annual rate of 0.32 percent, for a 6.22 percent decline over the entire period (note: data for U.S. only available from 1991-2004). Please also note, however, that premiums, as a percentage of wages, are still significantly higher nationally than it is in Kansas.

Table 3-23
Kansas Workers Total Wages 1984-2004

	Non- Inflation Adjusted Total Wages Kansas	Inflation Adjusted Total Wages Kansas	Inflation Adjusted Average Annual Increase 1984-2004	Inflation Adjusted Total Increase 1998-2004
Total Wages for Kansas			2.30%	56.99%
1984	\$15,629,617,558	\$27,042,187,360		
1985	\$16,330,124,650	\$27,342,771,097		
1986	\$17,210,097,362	\$28,299,448,800		
1987	\$18,128,087,903	\$28,826,803,365		
1988	\$19,196,887,817	\$29,453,786,048		
1989	\$20,204,632,152	\$29,723,498,957		
1990	\$21,530,813,530	\$30,173,850,240		
1991	\$22,441,718,296	\$30,352,589,495		
1992	\$23,942,707,247	\$31,590,593,591		
1993	\$24,814,846,398	\$31,944,615,087		
1994	\$26,103,011,345	\$32,909,891,939		
1995	\$27,715,506,384	\$34,114,254,167		
1996	\$29,551,866,243	\$35,423,609,601		
1997	\$31,889,467,672	\$37,426,589,405		
1998	\$34,480,895,902	\$39,906,160,970		
1999	\$36,405,814,885	\$41,265,923,671		
2000	\$38,546,008,818	\$42,280,729,768		
2001	\$39,787,033,805	\$42,456,993,793		
2002	\$40,181,390,263	\$42,206,569,154		
2003	\$40,450,524,720	\$41,537,660,883		
2004	\$42,452,954,879	\$42,452,954,879		

Source: Kansas Department of Labor, Division of Labor Market Information Services

Table 3-24
Kansas Employer Workers Compensation Premiums
1984-2004

	Non- Inflation Adjusted Total Premiums Kansas	Inflation Adjusted Total Premiums Kansas	Inflation Adjusted Average Annual Increase 1984-2004	Inflation Adjusted Total Increase 1998-2004
Total Premiums Earned for Kansas			2.37%	46.69%
1984	\$140,223,325	\$242,612,809		
1985	\$170,955,138	\$286,243,204		
1986	\$202,033,619	\$332,214,277		
1987	\$222,846,661	\$354,364,835		
1988	\$259,548,305	\$398,224,979		
1989	\$263,386,009	\$387,473,214		
1990	\$293,048,038	\$410,685,253		
1991	\$337,125,586	\$455,964,841		
1992	\$363,578,560	\$479,714,445		
1993	\$365,646,558	\$470,703,641		
1994	\$312,116,539	\$393,507,149		
1995	\$322,205,785	\$396,594,235		
1996	\$282,897,458	\$339,107,149		
1997	\$261,895,503	\$307,369,680		
1998	\$261,594,835	\$302,754,477		
1999	\$252,545,287	\$286,259,615		
2000	\$247,235,161	\$271,189,764		
2001	\$269,386,691	\$287,464,231		
2002	\$307,451,748	\$322,947,598		
2003	\$324,780,102	\$333,508,795		
2004	\$355,877,798	\$355,877,798		

Source: Kansas Insurance Department

Table 3-25
Employer Workers Compensation Costs
Kansas 1984-2004

	Premiums as % of Inflation Adjusted Total Wages	Average Annual Increase 1984-2004	Total Increase 1984-2004*
Premiums as a Percent of Total Kansas Wages		0.17%	-6.67%
1984	0.90%		
1985	1.05%		
1986	1.17%		
1987	1.23%		
1988	1.35%		
1989	1.30%		
1990	1.36%		
1991	1.50%		
1992	1.52%		
1993	1.47%		
1994	1.20%		
1995	1.16%		
1996	0.96%		
1997	0.82%		
1998	0.76%		
1999	0.69%		
2000	0.64%		
2001	0.68%		
2002	0.77%		
2003	0.80%		
2004	0.84%		

*Negative percentage indicates a decrease

Source: Kansas Division of Workers Compensation

Table 3-26
Employer Workers Compensation Costs
United States 1991-2004*

	Premiums as % of Inflation Adjusted Total Wages	Average Annual Increase 1991- 2004**	Total Increase 1991-2004**
Premiums as a Percent of Total U.S. Wages		-0.32%	-6.22%
1991	2.41%		
1992	2.52%		
1993	2.66%		
1994	2.67%		
1995	2.60%		
1996	2.52%		
1997	2.44%		
1998	2.17%		
1999	2.11%		
2000	1.90%		
2001	1.87%		
2002	1.93%		
2003	2.09%		
2004	2.26%		

* U.S. data only available from 1991 and later

** Negative percentage indicates a decrease

Source: John F. Burton Jr., *Workers' Compensation Costs for Employers 1986 to 2005* (Workers' Compensation Policy Review, vol 6, issue 2, March/April 2006); pp. 3-21.